

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

RACHEL PATTERSON

Plaintiff,

V.

**LIBERTY MUTUAL INSURANCE
COMPANY**

Civil Action No.

DEFENDANT LIBERTY MUTUAL INSURANCE COMPANY’S
NOTICE OF REMOVAL

COMES NOW the mis-named Defendant, Liberty Mutual Insurance Company (“LMIC”), on behalf of the proper party, LM General Insurance Company (“LM General”) and timely files its Notice of Removal pursuant to Fed. R. Civ. P. 81(c) and 28 U.S.C. §§ 1441 and 1446(a) and (b).

The Plaintiff has filed a civil action against LMIC in the State Court of Gwinnett County, Georgia, Civil Action File No. 23-C-01149-S7, (the “underlying action”) which is located within the Atlanta Division of the United States District Court for the Northern District of Georgia. See 28 U.S.C. § 90(a)(2).

2.

The Plaintiff filed her Complaint in the underlying action on or about February 21, 2023. (Exhibit “A”, Complaint.) The Summons and Complaint was served on Safeco on or about February 27, 2023. (Id.)

3.

In her Complaint, the Plaintiff alleges that she “resides at 1630 Mosaic Way, Smyrna, GA 30080 (the “Property”). (Complaint, ¶ 1.) She further alleges in her Complaint that her “home” was damaged as a result of an incident (hereinafter referred to as the “Incident”). (Complaint, ¶ 4.) The Plaintiff is a resident of, domiciliary of, and citizen of the State of Georgia.¹

4.

Liberty Mutual Insurance Company, the named defendant, is an insurance company organized and existing under the laws of the State of Massachusetts, with

¹ Citizenship means the same as domicile in diversity jurisprudence. Simmons v. Skyway of Ocala, 592 F. Supp. 356, 359 (S.D. Ga. 1984). “For adults, domicile is established by physical presence in a place in connection with a certain state of mind concerning one’s intent to remain there.” Mississippi Choctaw Indians Band v. Holyfield, 490 U.S. 30, 48, 104 L. Ed. 29, 109 S. Ct. 1597 (1988). The intent associated with domicile “can be proven by any number of objective factors, e.g. payment of taxes, procurement of driver’s license, exercise of voting rights, moving of personal belongings, ownership or rental of property, location of family, place of employment, etc.” Duff v. Beaty, et al., 804 F. Supp. 332, 335, (N.D. Ga. 1992).

its principal place of business located at 175 Berkeley Street, Boston, Massachusetts. LM General Insurance Company, the insurance company which issued the Policy, is a company organized under the laws of the State of Illinois and for federal court jurisdiction/diversity of citizenship disclosure purposes, its principal place of business is located at 175 Berkeley Street, Boston, Massachusetts. There is no evidence that the Plaintiff is either a citizen of Illinois or Massachusetts.

5.

Therefore, at the time of removal, the Complaint asserts claims by a citizen of the State of Georgia against only a non-citizen Defendant, LMIC, and there is complete diversity of citizenship.

6.

In her Complaint, the Plaintiff makes the following Prayer for Relief:

Plaintiff respectfully requests that this honorable court award damages in the following amounts:

DWELLING - REBUILD:	\$81,006.81
DWELLING - WATER MITIGATION:	\$5,559.77
FUNGI - MOLD REMEDIATION:	\$23,481.92
PERSONAL PROPERTY - DAMAGED ITEMS	\$521.12
PERSONAL PROPERTY - PACK-OUT	\$19,414.83

(Ex. A, Complaint, Prayer for Reilief.) Plaintiffs also seek to recover “bad-faith” damages pursuant to O.C.G.A. § 33-4-6 which provides for recovery of not more than 50 percent of the liability of the insurer for the loss or \$5,000.00, whichever is

greater. (Id.) Thus, Plaintiff's claim is an amount in controversy which exceeds \$75,000.00, exclusive of interest and costs.

7.

This is a civil action of which this Court has original jurisdiction under the provisions of 28 U.S.C. § 1332 based on complete diversity of citizenship among the parties, where the amount in controversy exceeds \$75,000.00, exclusive of interest and costs, and which may be removed to this Court pursuant to 28 U.S.C. § 1441.

8.

This Notice of Removal is filed within thirty (30) days of the date of service of the Summons and Complaint on the Defendant.

9.

LMIC attaches to this original pleading only, as Exhibit "A," the entire record in the underlying action in the State Court of Gwinnett County, Georgia.

10.

The Undersigned has read this Notice of Removal, and to the best of the Undersigned's knowledge, information and belief, formed after reasonable inquiry, it is well-grounded in fact and is warranted by existing law, and it is not interposed for any improper purpose, such as to harass or to cause unnecessary delay or needless

increase in the cost of litigation.

WHEREFORE, LMIC notifies this Court and the parties hereto that the above-styled action, formerly pending in the State Court of Gwinnett County, Georgia, has been removed therefrom to this Court.

Respectfully submitted, this 29th day of March 2023.

ISENBERG & HEWITT, P.C.

/s/ Hilary W. Hunter

Hilary W. Hunter

Georgia Bar No. 742696

600 Embassy Row, Suite 150

Atlanta, Georgia 30328

(770) 351-4400 Telephone

(770) 828-0100 Facsimile

Attorney for Defendant

Liberty Mutual Insurance Company

EXHIBIT A

Sheriff Number: 23006525 Court Case Number: 23-C-01149-S7
 Date Received: 2/24/2023 Time: 1:22 PM
 Special Service Inst:

State of Georgia
 Gwinnett County

ATTORNEY'S ADDRESS

RACHEL PATTERSON
 PLAINTIFF
 VS.
 LIBERTY MUTUAL INSURANCE COMPANY
 DEFENDANT

NAME AND ADDRESS OF PARTY TO BE SERVED

LIBERTY MUTUAL INSURANCE CO
 2 SUN COURT, SUITE 400
 PEACHTREE CORNERS, GA 30092

SHERIFF'S ENTRY OF SERVICE

PERSONAL ☐ Sex _____ Skin Color _____ Hair Color _____ Age _____ Hgt _____ Wgt _____
 I have this day served the defendant _____ personally with a copy of the within action and summons.

NOTORIOUS ☐
 I have this day served the defendant _____ by leaving a copy of the action and summons at his most notorious place in this County.

Delivered same into the hands of _____ described as follows:

SEX	SKIN COLOR	HAIR COLOR	AGE	HGT	WGT

CORPORATION ☒
 I have this day served the _____ a corporation by leaving a copy of the within action and summons with _____ in charge of the office and place of doing business of said Corporation in this County.

TACK AND MAIL ☐
 I have this day served the above styled affidavit and summons on the defendant(s) by posting a copy of the same to the door of the premises designated in said affidavit, and on the same day of such posting by depositing a true copy of same in the United States Mail, First Class in an envelope properly addressed to the defendant at the address shown in said summons, with adequate postage affixed thereon containing notice to the defendant(s) to answer said summons at the place stated in the summons.

NON EST ☐
 Diligent search made and defendant _____ not to be found in the jurisdiction of this Court.

SPECIAL PROCESSCOMMENTS

Date: _____

Time: _____

Deputy Sheriff

GWINNETT COUNTY GEORGIA

**IN THE STATE COURT OF GWINNETT COUNTY
STATE OF GEORGIA**

RACHEL PATTERSON

Plaintiff,

v.

LIBERTY MUTUAL INSURANCE COMPANY

Defendant,

Civil Action No. 23-C-01149-S7

JURY TRIAL DEMANDED

SUMMONS

TO: LIBERTY MUTUAL INSURANCE COMPANY

You are hereby summoned and required to file with the Clerk of said court and serve upon the Plaintiff's Attorney, whose name and address is:

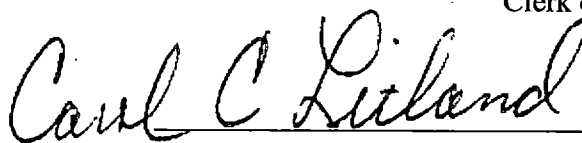
Ryan T. Baxter, Esq.
Baxter Law Firm, LLC
2400 Herodian Way Suite #220
Smyrna, GA 30080

an Answer to the Complaint which is herewith served upon you, within 30 days after service of this Summons upon you, exclusive of the day of service. If you fail to do so, judgment by default will be taken against you for the relief demanded in the Complaint.

This 21ST day of February, 2023.
21st day of February, 2023

Tiana P. Garner

Clerk of State Court:



Deputy Clerk

**IN THE STATE COURT OF GWINNETT COUNTY
STATE OF GEORGIA**

RACHEL PATTERSON

Plaintiff,

v.

LIBERTY MUTUAL INSURANCE COMPANY

Defendant,

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Civil Action No. 23-C-01149-S7

JURY TRIAL DEMANDED

VERIFIED COMPLAINT

COMES NOW, Rachel Patterson ("Plaintiff") by and through her attorneys, Baxter Law Firm, and herein files her Complaint against Liberty Mutual Insurance Company ("Defendant") and upon personal knowledge and information and belief, allege and respectfully shows the Court the following:

PARTIES

1.

Plaintiff Rachel Patterson is the Plaintiff/policyholder who resides at 1630 Mosaic Way, Smyrna, GA 30080.

2.

Defendant Liberty Mutual Insurance Company is a Foreign Insurance Company whose registered agent in Georgia, Corporation Service Company, is located at 2 Sun Court, Suite 400, Peachtree Corners, GA 30092, in Gwinnett County.

JURISDICTION AND VENUE

3.

Jurisdiction and Venue are proper in this Court because Defendant's registered agent is located in Gwinnett County, GA; Defendant may be served by and through its registered agent in Gwinnett County and because this Court has subject matter jurisdiction over this case.

FACTUAL BACKGROUND

4.

This matter began on April 20, 2022, when Plaintiff's home at 1630 Mosaic Way, Smyrna, GA 30080, sustained water damage due to a sudden and accidental incident that caused damage to Plaintiff's home. The origin of the water discharge was the upper Bathroom.

5.

The Plaintiff hired A-TOTAL Plumbing to repair the plumbing discharge.

6.

Furthermore, Plaintiff hired Floodmasters, a water mitigation company, to mitigate the water damage and prevent the property from further damage.

7.

On April 25, 2022, another water leak was discovered in the Master Bathroom, 1630 Mosaic Way, Smyrna, GA 30080; the water damage was a sudden and accidental incident that caused additional water damage to Plaintiff's home.

8.

On or about April 26, 2022, Plaintiff contacted Defendant and reported the water damage, and made a claim under her homeowner's insurance policy.

9.

Defendant assigned claim number 049221217-01 to the loss that occurred to Plaintiff's home on April 20, 2022.

10.

Defendant assigned claim number 049265223-01 to the loss that occurred to Plaintiff's home on April 25, 2022.

11.

Defendant assigned Ms. Carnesha Stanton as its adjuster to Plaintiff's claims.

12.

Ms. Carnesha Stanton conducted an initial estimate of the damage to Plaintiff's property on or about May 4, 2022.

13.

Defendant elected not to inspect Plaintiff's property for the presence of mold.

14.

Ms. Stanton's initial estimate to conduct the repairs for both claims was \$21,126.80 Combined.

15.

Plaintiff consulted with Limitless Renovations Statewide. According to the contractor, Defendant's estimate is incomplete and does not reflect/represent the actual water damage. Plaintiff tried to communicate with Defendant to modify the estimate to reflect a true settlement to repair the damages.

16.

Defendant continued to stonewall Plaintiff and refused to change/modify its estimate.

17.

Due to Defendant's utter refusal to cooperate, Plaintiff was compelled to hire Baxter Law Firm as her attorney in this action.

18.

Baxter Law Firm utilized the services of All Shook Up to evaluate the water damages at the Plaintiff's house.

19.

Based on All Shook Up's evaluation, Defendant missed and overlooked many items. All Shook Up stated that Defendant's estimate is incomplete and does not represent a true reflection of the water damages.

20.

Furthermore, Plaintiff hired E&S Restoration Services to test the air quality. After conducting a mold test, the results showed elevated levels of *Aspergillus/Penicillium* and *Paecilomyces*.

21.

On August 27, 2022, E&S Restoration Services completed the mold remediation. The final invoice was submitted to Defendant on September 12, 2022, in the amount of \$23,481.92.

22.

On September 13, 2022, Baxter Law Firm emailed Defendant the Sworn statement In Proof Of Loss. A true and correct copy of the Sworn Statement In Proof Of Loss is attached as 'Exhibit A.' Defendant never addressed/acknowledged the Sworn statement In Proof Of Loss.

23.

On or about September 28, 2022, Defendant hired an independent vendor, “Sedgwick Claims Management Services,” to evaluate the water damage. Baxter Law Firm reached out to Sedgwick Claims Management Services and was advised that Sedgwick Claims Management Services assigned the task to SERVPRO. Baxter Law Firm was advised to communicate with Brian Wright, who works for SERVPRO.

24.

Brian Wright inspected Plaintiff’s house jointly with All Shook Up. All Shook Up, LLC’s representative and Brian Wright discussed the two separate claims and the scope of damage for each claim.

25.

On October 24, 2022, Defendant emailed Baxter Law Firm the evaluation from SERVPRO. Miraculously, SERVPRO’s evaluation is identical to Defendant’s estimate.

26.

On November 11, 2022, Baxter Law Firm emailed Defendant a demand letter. A true and correct copy of the demand letter and its attachments are attached to this Complaint¹ as ‘Exhibit B’

27.

Defendant never replied or acknowledged the demand letter.

¹ The pictures that were previously provided to Defendant have been removed from this Complaint Exhibit to save space in the Court’s system and will be provided upon request/in Discovery.

COUNT I – BREACH OF CONTRACT

28.

Pursuant to the facts stated above, Defendant has breached its contract with Plaintiff by failing to fully compensate Plaintiff and Plaintiff's vendors in accordance with the policy.

COUNT II – FRAUD

29.

Plaintiff restates and incorporates by reference as if fully set forth herein the averments contained in the paragraphs set forth above.

30.

Defendant intentionally and knowingly falsely represented the scope of damage of both of Plaintiff's claims to both Brian Wright and Plaintiff; Defendant did so with the intention of inducing its own vendor, Brian Wright, to produce an estimate identical to its own to confuse Plaintiff; Furthermore, Defendant did so to induce Plaintiff to refrain from acting on her rights to recovery of the remainder of the scope of the work necessary to restore her property to pre-loss condition.

31.

Plaintiff relied on the fraudulent misrepresentations made by Defendant in its vendor's estimate provided by Brian Wright; Plaintiff suffered damages in the form of attorneys' fees in being compelled to hire Baxter Law Firm to investigate the Defendant's fraud.

COUNT III — ATTORNEY'S FEES AND EXPENSES OF LITIGATION

32.

Plaintiff restates and incorporates by reference as if fully set forth herein the averments contained in the paragraphs set forth above.

33.

Plaintiff reserves the right to move to add parties herein. Plaintiff also reserves the right to amend her Complaint based on further investigation and discovery.

34.

By Defendant's actions and conduct as set forth above, Defendant has also acted in bad faith, been stubbornly litigious and have caused Plaintiff unnecessary trouble and expense, entitling Plaintiff to recover its costs and expenses of litigation, including attorney's fees, pursuant to O.C.G.A. §13-6-11 in an amount to be proven at trial.

PRAYER FOR RELIEF

Plaintiff respectfully requests that this honorable court award damages in the following amounts:

DWELLING - REBUILD:	\$81,006.81
DWELLING - WATER MITIGATION:	\$5,559.77
FUNGI – MOLD REMEDIATION:	\$23,481.92
PERSONAL PROPERTY – DAMAGED ITEMS	\$521.12
PERSONAL PROPERTY – PACK-OUT	\$19,414.83

Plaintiff also requests that pursuant to the facts stated above, as well as those facts which will be proven at trial, this Court find that Defendant has acted in bad faith and impose a statutory penalty of 50% of the above-demanded amount pursuant to O.C.G.A. § 33-4-6; Plaintiff requests that Defendant be held liable to pay Plaintiff's costs and reasonable attorneys' fees. Plaintiff's counsel will submit an affidavit of attorney's fees for this Court's review.

Plaintiff also requests any further relief that this honorable Court deems just and proper. Plaintiff also demands a trial by jury.

Respectfully submitted this February 21, 2023.

/s/Ryan Baxter
Ryan Baxter
Georgia Bar No. 588243

BAXTER LAW FIRM, LLC
2400 Herodian Way Suite #220
Smyrna, GA 30080
Telephone: (678) 813-1900
ryan@baxlegal.com

Attorney for Plaintiff

EXHIBIT A

BAXTER

LAW FIRM

Web: www.BaxLegal.com
Phone: (678) 813-1900

2400 Herodian Way Ste. 220
Smyrna, GA 30080

Ryan T. Baxter, Esq.*
Attorney & Counselor at Law

Tuesday, September 13, 2022

Sworn Statement In Proof Of Loss

WARNING FRAUD PREVENTION: Any person who, knowingly and with intent to defraud any insurance company or other person, files or conceals, for the purpose of misleading, an application for insurance or a statement of claim containing any materially false information, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and subjects such a person to criminal and civil penalties.

DWELLING PROTECTION: \$237,200

PERSONAL PROPERTY: \$166,040

EFFECTIVE DATE: **OCTOBER 19, 2021**

DATE EXPIRES: **OCTOBER 19, 2022**

COMPANY CLAIM NUMBER: **049221217 & 049265223**

POLICY NUMBER: **H3S25117765875**

To: Liberty Mutual Insurance

At the time of loss, by the above-indicated policy of insurance, you insured the interest of Rachel Patterson, 1630 Mosaic Way Smyrna GA 30080-3711, against loss by **WATER DAMAGE** to the property described according to the terms and conditions of the said policy and of all forms, endorsements, transfers, and assignments attached thereto.

- **ORIGIN:**

Regarding Claim 049221217, the **WATER DAMAGE** occurred about/on the 20th day of April 2022 at 12:00 AM Eastern Time; the cause and origin of the said loss was: Water Damage.

Regarding Claim 049265223, the **WATER DAMAGE** occurred about/on the 25th day of April 2022 at 12:45 PM Eastern Time; the cause and origin of the said loss was: Water Damage.

- **OCCUPANCY:**

The building described, or containing the property described, was occupied at the time of the loss as follows, and for no other purpose whatever: Residential "Primary residence" by Insured and her family members (Primary).

- **TITLE AND INTEREST:**

At the time of loss, the named insured has an insurable interest in the property described in the above policy number. No other persons had any interest therein or encumbrance thereon, except: The mortgage company (if applicable).

- **CHANGES:**

Since the said policy was issued, there has been no assignment thereof, or change of interest, use, occupancy, possession, location, or exposure or the property described.

- **TOTAL INSURANCE:**

THE TOTAL AMOUNT OF INSURANCE upon the property described by this policy was, at the time of the loss, more than/or equal to \$403,240 as specified in the Policy.

- **LOSS:**

THE WATER DAMAGE/ LOSS IS: **\$129,984.45**; this amount does not include the Loss of Use (Additional Living Expenses).

- **AMOUNT CLAIMED:**

THE AMOUNT CLAIMED under the above-numbered policy is: \$129,984.45. The Loss of Use will be calculated later. This amount pertains to the following:

○ Dwelling - Rebuild Only:	RCV: \$81,006.81	ACV: 74,517.01
○ Dwelling – Mitigation	\$5,559.77	
○ Fungi – Mold Remediation	\$23,481.92	
○ Personal Property – Damaged items	\$521.12	
○ Personal Property – Pack-out	\$19,414.83	

- **STATEMENTS OF INSURED:**

The said loss did not originate by any act, design, or procurement on the part of your insured or this affiant. Nothing has been done by or with the privity or consent of your insured or this affiant to violate the conditions of the policy or render it void. No articles are mentioned herein or in annexed schedules, but such as were destroyed or damaged at the time of said loss. No property saved has in any manner been concealed, and no attempt was made to deceive the said insurance company. Any other information that may be required will be furnished and considered a part of this proof.

It is expressly understood and agreed that the furnishings of this form to the insurer, the insured or the Attorney, or any agent of the insured in the making of this proof is not a waiver of any rights of said insured or of any of the conditions of this policy.

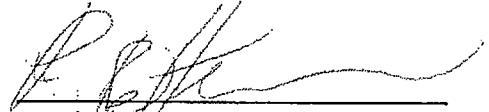
- **Additional Note:**

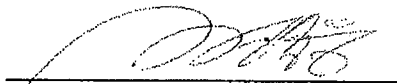
The Insured fully intends to comply with all terms and conditions of the subject policy. Moreover, the Insured fully reserves all her rights under the subject policy, with the understanding that any actions taken do not constitute a waiver of any such rights.

Furthermore, in the event of newly discovered and/or additional information obtained, the Insured fully reserves her right to modify, revise, amend and/or supplement any documentation and/or statement produced. Additionally, the Insured fully reserves her right to correct, modify, revise, amend and/or supplement any information produced in error.

State of Georgia

Sworn to and subscribed before
me this 13th day of September 2022


Rachel Patterson "Insured"


Notary Public

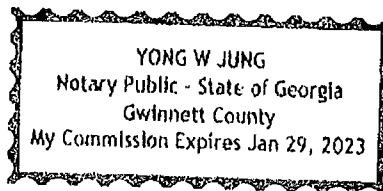


EXHIBIT B

BAXTER

LAW FIRM

Web: www.BaxLegal.com
Phone: (678) 813-1900

2400 Herodian Way Ste. 220
Smyrna, GA 30080

Ryan T. Baxter, Esq.*
Attorney & Counselor at Law

Friday, November 11, 2022

Liberty Mutual
2 SUN COURT, SUITE 400
PEACHTREE CORNERS, GA 30092

Sent Via Email
CARNESHA.STANTON@libertymutual.com
imaging@libertymutual.com

Re: Property Owner: Rachel Patterson
 Policy Number: H3S25117765875
 Claim Number: 049221217 & 049265223
 Date of Loss: April 20, 2022, & April 25, 2022

Dear Carnesha Stanton,

As you know, I have been retained by Rachel Patterson to represent her interests regarding the above-referenced property insurance claims. All further communication regarding this claim should be directed to my office.

My client has complied with all conditions contained in the insurance policy. My client is at a loss as to why Liberty Mutual Insurance ("Liberty Mutual") has not afforded the proper coverage under the applicable policy. This lack of good faith has forced Ms. Patterson to retain my legal services in order to fairly settle her claim. It is our belief that Liberty Mutual has violated the Unfair Claims Settlement Practice Act pursuant to O.C.G.A. § 33-6-34, and has breached the insurance policy contract.

Bad faith claims handling triggers additional liability on your part under O.C.G.A. § 33-4-6 that includes the amount of the claim, plus a penalty of up to an additional fifty percent (50%) of the value of the claim and reasonable attorneys' fees and costs.

Unfortunately, Liberty Mutual has wrongfully delayed and improperly adjusted Two (2) Elements of Ms. Patterson's claim as follows:

DWELLING - REBUILD:

Please find enclosed an estimate of damages for Ms. Patterson's Dwelling-Rebuild in the amount of \$81,006.81.

The total ACV amounts that have been paid by Liberty Mutual do not reflect a true evaluation to rebuild Ms. Patterson's home.

Liberty Mutual purposefully delayed this process by conducting an unreasonable investigation.

Liberty Mutual is deliberately bullying the insured by conducting an unreasonable investigation and putting the insured through unnecessary hoops to force her to give up on the claim. Moreover, Liberty Mutual's final estimate is clearly incomplete and does not represent a true evaluation of the water damage.

Thus far, Liberty Mutual has not attempted to discuss the rebuild estimate properly and try to reach an agreement. Instead, Liberty Mutual hired Servpro to validate Liberty Mutual's estimate.

Liberty Mutual hired Servpro to provide an estimate as a third party; moreover, it appears that Servpro used Liberty Mutual's evaluation and made minor changes. Again, Servpro's evaluation should have been independent and not influenced by Liberty Mutual.

As part of the rebuild process, the personal property must be packed-out. This task falls under Coverage A (Dwelling). Please find the enclosed estimate for the pack-out in the amount of \$19,414.83. The pack-out is not incurred yet; however, we are including the estimate in this demand letter.

Therefore, as per the enclosed detailed estimate of damages to Ms. Patterson's property, we are hereby making a formal demand that you settle Ms. Patterson's Dwelling-Rebuild portion of the claim for the sum of \$81,006.81 and \$19,414.83 for the pack-out. The estimates are attached for your review. This demand is being made pursuant to O.C.G.A. § 33-4-6, and you have sixty (60) days in which to make payment on this claim or be subject to a lawsuit containing a claim for breach of contract and bad faith seeking all compensation allowed by law, including attorneys' fees and penalty of up to fifty percent (50%) of the loss amount.

MOLD REMEDIATION:

Please find enclosed an invoice for Mol Remediation Services rendered for Ms. Patterson's Mold Remediation in the amount of \$23,481.92. Our records indicate that Liberty Mutual is going to issue a partial payment on my client's Mold Remediation in the amount of \$8,587.75.

According to the Policy's Terms and Conditions, Liberty Mutual is obligated to pay the Mold Remediation Invoice on behalf of the Insured; therefore, Liberty Mutual should pay "E&S Restoration" an additional \$14,894.17 to satisfy the invoice.

Therefore, as per the enclosed detailed invoice of Mold Remediation for Ms. Patterson's property, we are hereby making a formal demand that you settle Ms. Patterson's Mold Remediation portion of the claim for the sum of \$23,481.92. The invoice for Mold Remediation is attached for your review. This demand is being made pursuant to O.C.G.A. § 33-4-6, and you have sixty (60) days in which to make payment on this claim or be subject to a lawsuit containing a claim for breach of contract and bad faith seeking all compensation allowed by law, including attorneys' fees and penalty of up to fifty percent (50%) of the loss amount.

ATTORNEY'S FEES:

Liberty Mutual is deliberately bullying the insured by conducting an unreasonable investigation and by putting the insured through unnecessary hoops to force her to give up on the claim. Liberty Mutual's unreasonable behavior compelled the insured to hire an attorney.

As of today, the attorney's fees are \$15,000 and we hereby demand Liberty Mutual pay such fees. This demand is being made pursuant to O.C.G.A. § 33-4-6, and you have sixty (60) days in which to make payment on this claim or be subject to a lawsuit containing a claim for breach of contract and bad faith seeking all compensation allowed by law, including attorneys' fees and penalty of up to fifty percent (50%) of the loss amount.

DEMAND:

This letter constitutes a "Proper Demand" for payment under O.C.G.A. § 33-4-6. If you contend that a proper demand has not been made, you must immediately notify this firm of the reasons for such contention. Otherwise, it will be assumed that you agree that a proper demand was made.

The purpose of this correspondence is to encourage Liberty Mutual to resolve Ms. Patterson's claim in a fair and equitable manner to avoid litigation. In the event that you fail to respond to this letter with an offer of settlement that is acceptable to Ms. Patterson, this firm will have no alternative but to recommend to Ms. Patterson that a lawsuit be filed against Liberty Mutual.

In order to avoid a suit for bad faith penalties and attorney's fees, payment must be received in my office within sixty (60) days of your receipt of this letter. Any check issued should list **Baxter Law Firm, LLC**.

I look forward to working with you to resolve this matter quickly and amicably. Please feel free to contact me should you have any questions regarding this formal 60-day demand.

Govern Yourselves Accordingly,

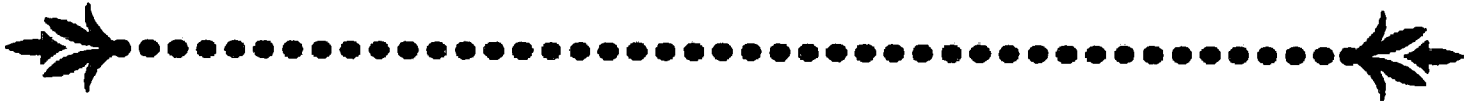
/s/ Ryan Baxter

Ryan T. Baxter, Esq.

All Shook Up

8841 Bright Star Road
Douglasville, GA 30134

Phone: 404-408-2912
Fax: 404-393-1755



Monday, September 12, 2022

Insurance Company: Liberty Mutual Insurance
Policy: H3S25117765875
Claim: 049221217 & 049265223
Date of loss: April 20, 2022 & April 25, 2022
Insured: Rachel Patterson
Loss Location: 1630 Mosaic Way Smyrna, GA 30080

Repair Estimate & Evaluation

The Risk/Townhouse has sustained water damage. The water overflow source was Upper Level; therefore, the Risk/Townhouse sustained water damage or was impacted by water damage to the following areas:

Upper Level

- Master Bathroom
- Master Toilet
- Shower Area
- Master Closet
- Spare Bedroom
- Bathroom
- Hallway, continuous walls to the stairwell

Main Level

- Entry
- Stairwell
- Foyer
- Foyer closet
- Half Bathroom
- Kitchen & Living Room
- Pantry
- Stairwell to Upper Level

Lower Level

- Garage
- Entry from Garage

Repair Estimate:

- Our repair estimate is based on the actual water loss.
- We have prepared a repair estimate that reflects the most effective method of repair.
- The Personal Property must be packed-out and temporally stored during the rebuild process.

The Homeowner and All Shook Up fully reserve their right to modify, revise, amend and/or supplement any documentation and/or statement produced.

Additionally, the Homeowner and All Shook Up fully reserve their right to correct, modify, revise, amend and/or supplement any information produced in error.

Respectfully,

*All Shook Up, LLC
Elvis Dafrawi
8841 Bright Star Road
Douglasville GA 30134
404-408-2912*

Scroll down
for more





INSURED : Rachel Patterson
 LOCATION : 1630 Mosaic Way
 : Smyrna, GA 30080
 COMPANY : Liberty Mutual
 : PO BOX 5014
 : SCRANTON, PA 18505


DATE OF REPORT : 09/13/2022
 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Lower Level
 Estimate Section: Garage

Garage 12' 9.0" x 37' 1.0" x 9'
 Garage Door 10' x 7'
 Door to Interior 3' x 6' 8.0"

Lower Perimeter: 86.70 LF Floor SF: 472.80 SF Wall SF: 807.00 SF
 Upper Perimeter: 99.70 LF Floor SY: 52.53 SY Ceiling SF: 472.80 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
1	6.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Ceiling and Walls.	\$3.78	\$22.68		\$22.68
2	472.8 SF	Remove Ceiling Drywall on Wood Framing Entire Ceiling Drywall was compromised by water damage.	\$1.22	\$576.82		\$576.82
3	1.0 EA	Add for Additional Drywall Labor to Cut Around Fire Sprinklers For Drywall Removal	\$89.18	\$89.18		\$89.18
4	472.8 SF	Remove Ceiling Paper-Faced Batt Insulation	\$0.42	\$198.58		\$198.58
5	472.8 SF	Apply Botanical Anti-Microbial Spray (Ceiling) After Ceiling Drywall Removal. Due to water exposure in ceiling cavity, the ceiling cavity must be treated with a Botanical Anti-Microbial Spray.	\$0.51	\$241.13		\$241.13
6	472.8 SF	Replace Ceiling Paper-Faced Batt Insulation	\$2.26	\$1,068.53	\$21.37	\$1,047.16
7	472.8 SF	Replace Ceiling Drywall on Wood Framing	\$3.17	\$1,498.78	\$29.98	\$1,468.80
8	472.8 SF	Seal Ceiling	\$0.55	\$260.04		\$260.04
9	472.8 SF	Paint Ceiling	\$1.26	\$595.73	\$166.80	\$428.93
10	1.0 EA	Remove Pre-Wired Smoke Detector	\$6.20	\$6.20		\$6.20
11	1.0 EA	Replace Pre-Wired Smoke Detector	\$124.29	\$124.29	\$9.94	\$114.35
12	2.0 EA	Remove Better Quality Ceiling / Wall Light Fixture	\$8.86	\$17.72		\$17.72
13	2.0 EA	Replace Better Quality Ceiling / Wall Light Fixture	\$181.07	\$362.14	\$36.21	\$325.93
14	1.0 EA	Detach 9' Aluminum Sectional Garage Door - 4 Panel	\$64.33	\$64.33		\$64.33
15	1.0 EA	Reset 9' Aluminum Sectional Garage Door - 4 Panel	\$307.36	\$307.36		\$307.36
16	1.0 EA	Detach Electric Opener for Garage Door	\$61.86	\$61.86		\$61.86
17	1.0 EA	Reset Electric Opener for Garage Door	\$301.60	\$301.60		\$301.60
18	2.0 EA	Detach Springs for Garage Door	\$57.89	\$115.78		\$115.78
19	2.0 EA	Reset Springs for Garage Door	\$227.70	\$455.40		\$455.40
20	1.0 EA	Hardware for Garage Door	\$59.63	\$59.63		\$59.63
21	1.0 EA	Reset Mounting System for Garage Door	\$253.16	\$253.16		\$253.16
22	807.0 SF	Paint Walls	\$1.12	\$903.84	\$253.08	\$650.76
23	807.0 SF	Add for Additional Paint Colors - Paint Walls The walls are different colors and will require additional paint and materials.	\$0.61	\$492.27	\$137.84	\$354.43

	INSURED : Rachel Patterson	DATE OF REPORT : 09/13/2022
	LOCATION : 1630 Mosaic Way	DATE OF LOSS : 04/20/2022
	: Smyrna, GA 30080	POLICY NUMBER : H3S25117765875
	COMPANY : Liberty Mutual	CLAIM NUMBER : 049221217 & 049265223
	: PO BOX 5014	OUR FILE NUMBER : 049221217 & 049265223
	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Lower Level : Garage - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
24	86.7 LF	Tape and Mask for Paint	\$0.83	\$71.96		\$71.96
25	472.8 SF	Final Construction Clean-up	\$0.54	\$255.31		\$255.31
Totals For Garage				\$8,404.32	\$655.22	\$7,749.10

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Rebuild				
Sub-group #2:		Lower Level				
Estimate Section:		Entry from Garage				
Entry from Garage 6' 9.0" x 4' 9.0" x 9'						
Lower Perimeter:		23.00 LF	Floor SF:	32.10 SF	Wall SF:	207.00 SF
Upper Perimeter:		23.00 LF	Floor SY:	3.57 SY	Ceiling SF:	32.10 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
26	4.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$15.12		\$15.12
27	23.0 LF	Paint / Finish Shoe Moulding Moulding is Continuous to Stairway Moulding	\$1.15	\$26.45	\$7.41	\$19.04
28	23.0 LF	Paint / Finish Base Moulding Moulding is Continuous to Stairway Moulding	\$1.14	\$26.22	\$7.34	\$18.88
29	23.0 LF	Tape and Mask for Paint	\$0.83	\$19.09		\$19.09
30	207.0 SF	Paint Walls Walls are Continuous to Stairway Walls	\$1.12	\$231.84	\$64.92	\$166.92
31	32.1 SF	Paint Ceiling Ceiling is Continuous to Stairway Ceiling	\$1.26	\$40.45	\$11.33	\$29.12
32	2.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door Trim is Continuous to Moulding	\$11.62	\$23.24	\$6.51	\$16.73
33	32.1 SF	Final Construction Clean-up	\$0.54	\$17.33		\$17.33
Totals For Entry from Garage				\$399.74	\$97.51	\$302.23

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Rebuild				
Sub-group #2:		Main Level				
Estimate Section:		Entry				
Entry		4' 9.0" x 10' 8.0" x 14' 4.0"				
Offset - Part of Entry		3' 10.0" x 4' 9.0" x 9'				
Lower Perimeter:		38.50 LF	Floor SF:	68.90 SF	Wall SF:	510.90 SF
Upper Perimeter:		43.30 LF	Floor SY:	7.66 SY	Ceiling SF:	68.90 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV




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 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Entry - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
34	8.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$30.24		\$30.24
35	38.5 LF	Remove Shoe Moulding Must remove to Sand and Finish Floors	\$0.63	\$24.26		\$24.26
36	38.5 LF	Replace Shoe Moulding	\$2.89	\$111.27	\$2.23	\$109.04
37	38.5 LF	Seal Shoe Moulding	\$0.74	\$28.49	\$0.57	\$27.92
38	38.5 LF	Paint / Finish Shoe Moulding	\$1.15	\$44.28	\$12.40	\$31.88
39	38.5 LF	Paint / Finish Base Moulding Moulding is Continuous to Foyer Moulding	\$1.14	\$43.89	\$12.29	\$31.60
40	17.2 SF	Tear Out and Bag Wood Flooring - Hardwood Water Damaged. Floor is warping and separating	\$2.72	\$46.78		\$46.78
41	17.2 SF	Tear Out Tar-Paper/Vapor Barrier for Wood Flooring	\$0.46	\$7.91	\$0.16	\$7.75
42	17.2 SF	Replace Tar-Paper/Vapor Barrier for Wood Flooring	\$0.67	\$11.52		\$11.52
43	17.2 SF	Replace Wood Flooring - Hardwood	\$10.21	\$175.61	\$7.02	\$168.59
44	68.9 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$286.62	\$37.26	\$249.36
45	68.9 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$151.58	\$19.71	\$131.87
46	68.9 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$154.34	\$20.06	\$134.28
47	38.5 LF	Tape and Mask for Paint	\$0.83	\$31.96		\$31.96
48	510.9 SF	Paint Walls Walls are Continuous to Foyer Walls	\$1.12	\$572.21	\$160.22	\$411.99
49	68.9 SF	Remove Ceiling Drywall on Wood Framing Ceiling Drywall was compromised by water damage.	\$1.22	\$84.06		\$84.06
50	1.0 EA	Add for Additional Drywall Labor to Cut Around Fire Sprinklers	\$89.19	\$89.19		\$89.19
51	68.9 SF	Replace Ceiling Drywall on Wood Framing	\$3.17	\$218.41	\$4.37	\$214.04
52	68.9 SF	Seal Ceiling	\$0.55	\$37.90		\$37.90
53	68.9 SF	Paint Ceiling Ceiling is Continuous to Foyer Ceiling	\$1.26	\$86.81	\$24.31	\$62.50
54	43.3 LF	Tear Out - Crown Moulding, Keystone, Large To remove ceiling drywall	\$0.68	\$29.44		\$29.44
55	43.3 LF	Replace Crown Moulding, Keystone, Large	\$19.42	\$840.89	\$16.82	\$824.07
56	1.0 EA	Inside/Outside Corner Cut for Crown Moulding	\$8.48	\$8.48	\$0.17	\$8.31
57	43.3 LF	Seal Crown Moulding	\$1.14	\$49.36	\$0.99	\$48.37
58	43.3 LF	Paint / Finish Crown Moulding Moulding is Continuous to Foyer Moulding	\$1.44	\$62.35	\$17.46	\$44.89
59	1.0 EA	Remove Chandelier	\$27.70	\$27.70		\$27.70

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	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Entry - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
60	1.0 EA	Replace Chandelier Single Bulb - Modern Glass Style Ceiling Chandelier was Compromised and Damaged by Water. Any electronics and light fixtures exposed to water must be replaced.	\$406.12	\$406.12	\$40.61	\$365.51
61	1.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door trim is continuous to moulding	\$11.62	\$11.62	\$3.25	\$8.37
62	68.9 SF	Final Construction Clean-up	\$0.54	\$37.21		\$37.21
63	68.9 SF	Apply Botanical Anti-Microbial Spray (Ceiling) After Ceiling Drywall Removal. Due to water exposure in ceiling cavity, the ceiling cavity must be treated with a Botanical Anti-Microbial Spray.	\$0.51	\$35.14		\$35.14
Totals For Entry				\$3,745.64	\$379.90	\$3,365.74

Main Grouping: Water Damage
Sub-group #1: Dwelling - Rebuild
Sub-group #2: Main Level
Estimate Section: Stairwell to Lower Level Entry

Stairwell to Lower Level Entry 16' x 3' 5.0" x 10' 4.0"

Lower Perimeter:		38.80 LF	Floor SF:	54.70 SF	Wall SF:	401.30 SF
Upper Perimeter:		38.80 LF	Floor SY:	6.08 SY	Ceiling SF:	54.70 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
64	2.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$7.56		\$7.56
65	38.8 LF	Paint / Finish Skirtboard Moulding Moulding is Continuous to Foyer Moulding	\$2.14	\$83.03	\$23.25	\$59.78
66	54.7 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$227.55	\$29.58	\$197.97
67	54.7 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$120.34	\$15.64	\$104.70
68	54.7 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$122.53	\$15.93	\$106.60
69	38.8 LF	Tape and Mask for Paint	\$0.83	\$32.20		\$32.20
70	401.3 SF	Paint Walls Walls are Continuous to Foyer Walls	\$1.12	\$449.46	\$125.85	\$323.61
71	54.7 SF	Paint Ceiling Ceiling is Continuous to Foyer Ceiling	\$1.26	\$68.92	\$19.30	\$49.62
72	1.0 EA	Detach Ceiling / Wall Light Fixture	\$18.86	\$18.86		\$18.86
73	1.0 EA	Reset Ceiling / Wall Light Fixture	\$116.56	\$116.56		\$116.56
74	54.7 SF	Final Construction Clean-up	\$0.54	\$29.54		\$29.54
Totals For Stairwell to Lower Level Entry				\$1,276.55	\$229.55	\$1,047.00



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 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Main Level
 Estimate Section: Foyer

Foyer 13' 6.0" x 11' 1.0" x 9'
 Foyer Hallway 8' 4.0" x 6' 9.0" x 9'

Lower Perimeter: 65.80 LF Floor SF: 205.90 SF Wall SF: 592.50 SF
 Upper Perimeter: 65.80 LF Floor SY: 22.88 SY Ceiling SF: 205.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
75	7.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$26.46		\$26.46
76	65.8 LF	Remove Shoe Moulding Must Remove to Sand and Finish Floors	\$0.63	\$41.45		\$41.45
77	65.8 LF	Replace Shoe Moulding	\$2.89	\$190.16	\$3.80	\$186.36
78	65.8 LF	Seal Shoe Moulding	\$0.74	\$48.69	\$0.97	\$47.72
79	65.8 LF	Paint / Finish Shoe Moulding Moulding is Continuous to Kitchen, Living Room, and Entry Moulding	\$1.15	\$75.67	\$21.19	\$54.48
80	16.5 LF	Replace Base Moulding Large Base Moulding	\$5.73	\$94.55	\$1.89	\$92.66
81	16.5 LF	Seal Base Moulding	\$0.98	\$16.17	\$0.32	\$15.85
82	65.8 LF	Caulk Base Moulding	\$0.94	\$61.85	\$1.24	\$60.61
83	65.8 LF	Paint / Finish Base Moulding Moulding is Continuous to Kitchen, Living Room, and Entry Moulding	\$1.14	\$75.01	\$21.00	\$54.01
84	103.0 SF	Tear Out and Bag Wood Flooring - Hardwood Water Damaged. Floor is warping and separating	\$2.72	\$280.16		\$280.16
85	103.0 SF	Tear Out Tar-Paper/Vapor Barrier for Wood Flooring	\$0.46	\$47.38	\$0.95	\$46.43
86	103.0 SF	Replace Tar-Paper/Vapor Barrier for Wood Flooring	\$0.67	\$69.01		\$69.01
87	103.0 SF	Replace Wood Flooring - Hardwood	\$10.21	\$1,051.63	\$42.07	\$1,009.56
88	205.9 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$856.54	\$111.35	\$745.19
89	205.9 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$452.98	\$58.89	\$394.09
90	205.9 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$461.22	\$59.96	\$401.26
91	65.8 LF	Tape and Mask for Paint	\$0.83	\$54.61		\$54.61
92	592.5 SF	Paint Walls Walls are Continuous to Kitchen, Living Room, and Entry Walls	\$1.12	\$663.60	\$185.81	\$477.79
93	205.9 SF	Remove Ceiling Drywall on Wood Framing	\$1.22	\$251.20		\$251.20
94	2.0 EA	Add for Additional Drywall Labor to Cut Around Fire Sprinklers	\$89.19	\$178.38		\$178.38

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	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Foyer - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
95	205.9 SF	Apply Botanical Anti-Microbial Spray (Ceiling) After Ceiling Drywall Removal. Due to water exposure in ceiling cavity, the ceiling cavity must be treated with a Botanical Anti-Microbial Spray.	\$0.51	\$105.01		\$105.01
96	205.9 SF	Replace Ceiling Drywall on Wood Framing	\$3.17	\$652.70	\$13.05	\$639.65
97	205.9 SF	Seal Ceiling	\$0.55	\$113.25		\$113.25
98	205.9 SF	Paint Ceiling Ceiling is Continuous to Kitchen, Living Room, and Entry Ceiling	\$1.26	\$259.43	\$72.64	\$186.79
99	65.8 LF	Tear Out - Crown Moulding, Keystone, Large To remove ceiling drywall	\$0.68	\$44.74		\$44.74
100	65.8 LF	Replace Crown Moulding, Keystone, Large	\$19.42	\$1,277.84	\$25.56	\$1,252.28
101	18.0 EA	Inside/Outside Corner Cut for Crown Moulding	\$8.48	\$152.64	\$3.05	\$149.59
102	65.8 LF	Seal Crown Moulding	\$1.14	\$75.01	\$1.50	\$73.51
103	65.8 LF	Paint / Finish Crown Moulding Moulding is Continuous to Kitchen, Living Room, and Entry Moulding	\$1.44	\$94.75	\$26.53	\$68.22
104	2.0 EA	Remove Chandelier	\$27.70	\$55.40		\$55.40
105	2.0 EA	Replace Chandelier Single Bulb - Modern Glass Style Ceiling Chandelier was Compromised and Damaged by Water. Any electronics and light fixtures exposed to water must be replaced.	\$406.12	\$812.24	\$81.22	\$731.02
106	1.0 EA	Remove Premium Quality Chandelier	\$27.70	\$27.70		\$27.70
107	1.0 EA	Replace Premium Quality Chandelier 5 LED Lit - Modern Glass and Chrome Style Ceiling Chandelier was Compromised and Damaged by Water. Any electronics and light fixtures exposed to water must be replaced.	\$1,077.40	\$1,077.40	\$107.74	\$969.66
108	1.0 EA	Detach and Reset Curtain Rod for Double Window	\$34.16	\$34.16		\$34.16
109	65.8 LF	Additional Cost for additional paint color for Chair-Rail Moulding and Decorative moulding	\$2.79	\$183.58	\$51.40	\$132.18
110	1.0 EA	Detach Ceiling / Wall Light Fixture	\$18.86	\$18.86		\$18.86
111	1.0 EA	Reset Ceiling / Wall Light Fixture	\$116.56	\$116.56		\$116.56
112	1.0 EA	Remove Pre-Wired Smoke Detector	\$6.20	\$6.20		\$6.20
113	1.0 EA	Replace Pre-Wired Smoke Detector Any electronics exposed to water must be replaced.	\$124.29	\$124.29	\$9.94	\$114.35
114	2.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door Trim is Continuous to Moulding	\$11.62	\$23.24	\$6.51	\$16.73
115	205.9 SF	Final Construction Clean-up	\$0.54	\$111.19		\$111.19
Totals For Foyer				\$10,362.91	\$908.58	\$9,454.33



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Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Main Level
 Estimate Section: Foyer Closet

Foyer Closet 3' 4.0" x 2' 1.0" x 9'

Lower Perimeter: 10.80 LF Floor SF: 6.90 SF Wall SF: 97.50 SF
 Upper Perimeter: 10.80 LF Floor SY: 0.77 SY Ceiling SF: 6.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
116	10.8 LF	Remove Shoe Moulding Must Remove to Sand and Finish Floors	\$0.63	\$6.80		\$6.80
117	10.8 LF	Replace Shoe Moulding	\$2.89	\$31.21	\$0.62	\$30.59
118	10.8 LF	Seal Shoe Moulding	\$0.74	\$7.99	\$0.16	\$7.83
119	10.8 LF	Paint / Finish Shoe Moulding	\$1.15	\$12.42	\$3.48	\$8.94
120	10.8 LF	Paint / Finish Base Moulding	\$1.14	\$12.31	\$3.45	\$8.86
121	6.9 SF	Tear Out and Bag Wood Flooring - Hardwood Water Damaged. Floor is warping and separating	\$2.72	\$18.77		\$18.77
122	6.9 SF	Tear Out Tar-Paper/Vapor Barrier for Wood Flooring	\$0.46	\$3.17	\$0.06	\$3.11
123	6.9 SF	Replace Tar-Paper/Vapor Barrier for Wood Flooring	\$0.67	\$4.62		\$4.62
124	6.9 SF	Replace Wood Flooring - Hardwood	\$10.21	\$70.45	\$2.82	\$67.63
125	6.9 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$28.70	\$3.73	\$24.97
126	6.9 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$15.18	\$1.97	\$13.21
127	6.9 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$15.46	\$2.01	\$13.45
128	1.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door Trim is Continuous to Moulding	\$11.62	\$11.62	\$3.25	\$8.37
129	1.0 EA	Detach Hollow Core Door (Door Only) Necessary to Sand and Finish Hard Wood Flooring	\$16.37	\$16.37		\$16.37
130	1.0 EA	Reset Hollow Core Door (Door Only)	\$38.66	\$38.66		\$38.66
131	6.9 SF	Final Construction Clean-up	\$0.54	\$3.73		\$3.73
Totals For Foyer Closet				\$297.46	\$21.55	\$275.91



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Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Main Level
 Estimate Section: Half Bathroom

Half Bathroom 5' 6.0" x 5' 3.0" x 9'
 Door 2' 6.0" x 6' 8.0"

Lower Perimeter: 19.00 LF Floor SF: 28.90 SF Wall SF: 176.80 SF
 Upper Perimeter: 21.50 LF Floor SY: 3.21 SY Ceiling SF: 28.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
132	2.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$7.56		\$7.56
133	19.0 LF	Remove Shoe Moulding Must Remove to Sand and Finish Floors	\$0.63	\$11.97		\$11.97
134	19.0 LF	Replace Shoe Moulding	\$2.89	\$54.91	\$1.10	\$53.81
135	19.0 LF	Seal Shoe Moulding	\$0.74	\$14.06	\$0.28	\$13.78
136	19.0 LF	Paint / Finish Shoe Moulding	\$1.15	\$21.85	\$6.12	\$15.73
137	19.0 LF	Paint / Finish Base Moulding	\$1.14	\$21.66	\$6.06	\$15.60
138	28.9 SF	Tear Out and Bag Wood Flooring - Hardwood Water Damaged. Floor is warping and separating	\$2.72	\$78.61		\$78.61
139	28.9 SF	Tear Out Tar-Paper/Vapor Barrier for Wood Flooring	\$0.46	\$13.29	\$0.27	\$13.02
140	28.9 SF	Replace Tar-Paper/Vapor Barrier for Wood Flooring	\$0.67	\$19.36		\$19.36
141	28.9 SF	Replace Wood Flooring - Hardwood	\$10.21	\$295.07	\$11.80	\$283.27
142	28.9 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$120.22	\$15.63	\$104.59
143	28.9 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$63.58	\$8.27	\$55.31
144	28.9 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$64.74	\$8.42	\$56.32
145	19.0 LF	Tape and Mask for Paint	\$0.83	\$15.77		\$15.77
146	1.0 EA	Detach Toilet / Commode	\$31.66	\$31.66		\$31.66
147	1.0 EA	Reset Toilet / Commode	\$158.97	\$158.97		\$158.97
148	1.0 EA	Add For Plastic Ring Seal for Toilet / Commode	\$66.14	\$66.14	\$2.65	\$63.49
149	1.0 EA	Remove Water Supply w/Angle Stop for Toilet / Commode	\$12.56	\$12.56		\$12.56
150	1.0 EA	Replace Water Supply w/Angle Stop for Toilet / Commode	\$61.52	\$61.52	\$2.46	\$59.06
151	3.0 EA	Add for Cap Water Lines for Water Supply Lines	\$17.40	\$52.20		\$52.20
152	3.0 LF	Detach Vanity Cabinetry	\$21.89	\$65.67		\$65.67
153	3.0 LF	Reset Vanity Cabinetry Sink is on top of wood floor. Must be detached to sand/finish floors	\$88.11	\$264.33		\$264.33
154	1.0 EA	Remove P-Trap	\$12.86	\$12.86		\$12.86


	INSURED : Rachel Patterson	DATE OF REPORT : 09/13/2022
	LOCATION : 1630 Mosaic Way	DATE OF LOSS : 04/20/2022
	: Smyrna, GA 30080	POLICY NUMBER : H3S25117765875
	COMPANY : Liberty Mutual	CLAIM NUMBER : 049221217 & 049265223
	: PO BOX 5014	OUR FILE NUMBER : 049221217 & 049265223
	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Half Bathroom - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
155	1.0 EA	Reset P-Trap	\$33.78	\$33.78		\$33.78
156	2.0 EA	Remove Water Supply w/Angle Stop for Sink (Fixture only)	\$12.56	\$25.12		\$25.12
157	2.0 EA	Replace Water Supply w/Angle Stop for Sink	\$61.52	\$123.04	\$4.92	\$118.12
158	1.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only)	\$11.62	\$11.62	\$3.25	\$8.37
		Door trim is continuous to moulding				
159	1.0 EA	Detach Hollow Core Door (Door Only)	\$16.37	\$16.37		\$16.37
		Necessary to Sand and Finish Hard Wood Flooring				
160	1.0 EA	Reset Hollow Core Door (Door Only)	\$38.66	\$38.66		\$38.66
161	28.9 SF	Final Construction Clean-up	\$0.54	\$15.61		\$15.61
Totals For Half Bathroom				\$1,792.76	\$71.23	\$1,721.53

Main Grouping:	Water Damage
Sub-group #1:	Dwelling - Rebuild
Sub-group #2:	Main Level
Estimate Section:	Kitchen & Living Room


Kitchen & Living Room 29' 11.0" x 16' 2.0" x 9'

Lower Perimeter:		92.20 LF	Floor SF:	483.70 SF	Wall SF:	829.50 SF
Upper Perimeter:		92.20 LF	Floor SY:	53.74 SY	Ceiling SF:	483.70 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
162	16.0 EA	Detach and Reset Cover Plate for Outlet / Switch	\$3.78	\$60.48		\$60.48
		To Paint Walls.				
163	92.2 LF	Remove Shoe Moulding	\$0.63	\$58.09		\$58.09
		Must Remove to Sand and Finish Floors				
164	92.2 LF	Replace Shoe Moulding	\$2.89	\$266.46	\$5.33	\$261.13
165	92.2 LF	Seal Shoe Moulding	\$0.74	\$68.23	\$1.36	\$66.87
166	92.2 LF	Paint / Finish Shoe Moulding	\$1.15	\$106.03	\$29.69	\$76.34
		Moulding is Continuous to Foyer and Stairwell				
167	92.2 LF	Paint / Finish Base Moulding	\$1.14	\$105.11	\$29.43	\$75.68
		Moulding is Continuous to Foyer and Stairwell				
168	1.0 EA	Detach Hardwired Dishwasher	\$27.70	\$27.70		\$27.70
169	1.0 EA	Reset Hardwired Dishwasher	\$195.38	\$195.38		\$195.38
170	1.0 EA	Detach Gas Freestanding Oven	\$37.70	\$37.70		\$37.70
171	1.0 EA	Reset Gas Freestanding Oven	\$135.39	\$135.39		\$135.39
		Includes detach and reset gas line connection.				
172	1.0 EA	Detach Refrigerator	\$20.62	\$20.62		\$20.62
173	1.0 EA	Reset Refrigerator	\$99.50	\$99.50		\$99.50
		Includes Remove and Replace Water Supply Line for Refrigerator				

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Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Kitchen & Living Room - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
174	483.7 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$2,012.19	\$261.58	\$1,750.61
175	483.7 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$1,064.14	\$138.34	\$925.80
176	483.7 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$1,083.49	\$140.85	\$942.64
177	92.2 LF	Tape and Mask for Paint	\$0.83	\$76.53		\$76.53
178	12.4 LF	Sand - Cabinet, Wall, 24"H	\$6.73	\$83.45		\$83.45
179	12.1 LF	Prime & Paint - Cabinet, Wall, 24"H	\$6.99	\$84.58		\$84.58
180	829.5 SF	Paint Walls Walls are Continuous to Foyer and Stairwell	\$1.12	\$929.04	\$260.13	\$668.91
181	207.4 SF	Add for Additional Paint Colors - Paint Walls Walls are different colors and will require additional paint and materials	\$0.61	\$126.51	\$35.42	\$91.09
182	483.7 SF	Remove Ceiling Drywall on Wood Framing Ceiling Drywall Was Compromised/Damaged by the Water. The entire ceiling drywall must be removed and replaced. Prior to the Water-Loss, The ceiling was normal/flat; after the Water-Loss, the ceiling is #Wavey# due to Water Damage.	\$1.22	\$590.11		\$590.11
183	3.0 EA	Add for Additional Drywall Labor to Cut Around Fire Sprinklers	\$89.19	\$267.57		\$267.57
184	483.7 SF	Apply Botanical Anti-Microbial Spray (Ceiling) After Ceiling Drywall Removal. Due to water exposure in ceiling cavity, the ceiling cavity must be treated with a Botanical Anti-Microbial Spray.	\$0.51	\$246.69		\$246.69
185	483.7 SF	Replace Ceiling Drywall on Wood Framing Ceiling Drywall Was Compromised/Damaged by the Water. The entire ceiling drywall must be removed and replaced. Prior to the Water-Loss, The ceiling was normal/flat; after the Water-Loss, the ceiling is #Wavey# due to Water Damage.	\$3.17	\$1,533.33	\$30.67	\$1,502.66
186	483.7 SF	Seal Ceiling	\$0.55	\$266.04		\$266.04
187	483.7 SF	Paint Ceiling Ceiling is Continuous to Foyer and Stairwell	\$1.26	\$609.46	\$170.65	\$438.81
188	92.2 LF	Tear Out - Crown Moulding, Keystone, Large To remove ceiling drywall.	\$0.68	\$62.70		\$62.70
189	92.2 LF	Replace Crown Moulding, Keystone, Large	\$19.42	\$1,790.52	\$35.81	\$1,754.71
190	13.0 EA	Inside/Outside Corner Cut for Crown Moulding	\$8.48	\$110.24	\$2.20	\$108.04
191	92.2 LF	Seal Crown Moulding	\$1.14	\$105.11	\$2.10	\$103.01
192	92.2 LF	Paint / Finish Crown Moulding Moulding is Continuous to Foyer and Stairwell	\$1.44	\$132.77	\$37.18	\$95.59
193	9.0 EA	Remove Recessed Ceiling Light Fixture	\$8.86	\$79.74		\$79.74

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	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Main Level : Kitchen & Living Room - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
194	9.0 EA	Replace Recessed Ceiling Light Fixture Any electronics and light fixtures exposed to water must be replaced.	\$128.69	\$1,158.21	\$57.91	\$1,100.30
195	1.0 EA	Remove Pre-Wired Smoke Detector	\$6.20	\$6.20		\$6.20
196	1.0 EA	Replace Pre-Wired Smoke Detector Any electronics exposed to water must be replaced.	\$124.29	\$124.29		\$124.29
197	1.0 EA	Remove Chandelier	\$27.70	\$27.70		\$27.70
198	1.0 EA	Replace Chandelier	\$406.12	\$406.12		\$406.12
199	1.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door trim is continuous to moulding	\$11.62	\$11.62	\$3.25	\$8.37
200	864.0 SF	Cover and Protect Cabinets and Island	\$0.34	\$293.76		\$293.76
201	483.7 SF	Final Construction Clean-up	\$0.54	\$261.20		\$261.20
Totals For Kitchen & Living Room				\$14,724.00	\$1,241.90	\$13,482.10

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Rebuild				
Sub-group #2:		Main Level				
Estimate Section:		Pantry				
Pantry 4' 3.0" x 3' 2.0" x 9'						
Lower Perimeter:		14.80 LF	Floor SF:	13.50 SF	Wall SF:	133.50 SF
Upper Perimeter:		14.80 LF	Floor SY:	1.50 SY	Ceiling SF:	13.50 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
202	14.8 LF	Remove Shoe Moulding Must Remove to Sand and Finish Floors	\$0.63	\$9.32		\$9.32
203	14.8 LF	Replace Shoe Moulding	\$2.89	\$42.77	\$0.86	\$41.91
204	14.8 LF	Seal Shoe Moulding	\$0.74	\$10.95	\$0.22	\$10.73
205	14.8 LF	Paint / Finish Shoe Moulding	\$1.15	\$17.02	\$4.77	\$12.25
206	14.8 LF	Paint / Finish Base Moulding	\$1.14	\$16.87	\$4.72	\$12.15
207	13.5 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$56.16	\$7.30	\$48.86
208	13.5 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$29.70	\$3.86	\$25.84
209	13.5 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$30.24	\$3.93	\$26.31
210	14.8 LF	Tape and Mask for Paint	\$0.83	\$12.28		\$12.28
211	1.0 EA	Paint / Finish Interior Door Casing / Trim Set (One Side Only) Door trim is continuous to moulding	\$11.62	\$11.62	\$3.25	\$8.37
212	1.0 EA	Detach Hollow Core Door (Door Only)	\$16.37	\$16.37		\$16.37
213	1.0 EA	Reset Hollow Core Door (Door Only)	\$38.66	\$38.66		\$38.66
214	13.5 SF	Final Construction Clean-up	\$0.54	\$7.29		\$7.29
Totals For Pantry				\$299.25	\$28.91	\$270.34



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 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Main Level
 Estimate Section: Stairwell to Upper Level

Stairwell to Upper Level 19' x 3' 5.0" x 17' 11.0"

Lower Perimeter: 44.80 LF Floor SF: 64.90 SF Wall SF: 803.30 SF
 Upper Perimeter: 44.80 LF Floor SY: 7.21 SY Ceiling SF: 64.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
215	1.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$3.78		\$3.78
216	44.8 LF	Paint / Finish Skirtboard Moulding Moulding is Continuous to Foyer Moulding	\$2.14	\$95.87	\$26.84	\$69.03
217	64.9 SF	Wood Flooring - Sand and Finish Wood Flooring is Continuous Throughout Main Level	\$4.16	\$269.98	\$35.10	\$234.88
218	64.9 SF	Add for Dustless Sanding Equipment Wood Flooring - Sand and Finish	\$2.20	\$142.78	\$18.56	\$124.22
219	64.9 SF	Lacquer Coat for Wood Floor Two Coats	\$2.24	\$145.38	\$18.90	\$126.48
220	44.8 LF	Tape and Mask for Paint	\$0.83	\$37.18		\$37.18
221	803.3 SF	Paint Walls Walls are Continuous to Hallway	\$1.12	\$899.70	\$251.92	\$647.78
222	64.9 SF	Final Construction Clean-up	\$0.54	\$35.05		\$35.05
Totals For Stairwell to Upper Level				\$1,629.72	\$351.32	\$1,278.40

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Upper Level
 Estimate Section: Hallway

Hallway 17' 1.0" x 4' 5.0" x 9'
 Offset 13' 9.0" x 3' 8.0" x 9'

Lower Perimeter: 70.50 LF Floor SF: 125.90 SF Wall SF: 634.50 SF
 Upper Perimeter: 70.50 LF Floor SY: 13.99 SY Ceiling SF: 125.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
223	5.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$18.90		\$18.90
224	70.5 LF	Paint / Finish Base Moulding Moulding is Continuous to Stairwell	\$1.14	\$80.37	\$22.50	\$57.87
225	6.0 EA	Paint / Finish Interior Door Casing / Trim Set Door Trim is Continuous to Moulding	\$11.62	\$69.72	\$19.52	\$50.20
226	70.5 LF	Tape and Mask for Paint	\$0.83	\$58.52		\$58.52
227	634.5 SF	Paint Walls Walls are Continuous to Stairwell	\$1.12	\$710.64	\$198.98	\$511.66



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 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Upper Level : Hallway - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
228	125.9 SF	Final Construction Clean-up	\$0.54	\$67.99		\$67.99
Totals For Hallway				\$1,006.14	\$241.00	\$765.14

Main Grouping: Water Damage
Sub-group #1: Dwelling - Rebuild
Sub-group #2: Upper Level
Estimate Section: Master Bathroom

Master Bathroom 9' 6.0" x 9' 4.0" x 9'

Lower Perimeter: 37.70 LF Floor SF: 88.70 SF Wall SF: 339.00 SF
 Upper Perimeter: 37.70 LF Floor SY: 9.86 SY Ceiling SF: 88.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
229	7.0 EA	Detach and Reset Cover Plate for Outlet / Switch	\$3.78	\$26.46		\$26.46
230	37.7 LF	Remove Shoe Moulding Must Remove to Remove and Replace Tile Floors	\$0.63	\$23.75		\$23.75
231	37.7 LF	Replace Shoe Moulding	\$2.89	\$108.95	\$2.18	\$106.77
232	37.7 LF	Seal Shoe Moulding	\$0.74	\$27.90	\$0.56	\$27.34
233	37.7 LF	Paint / Finish Shoe Moulding	\$1.15	\$43.36	\$12.14	\$31.22
234	37.7 LF	Paint / Finish Base Moulding	\$1.14	\$42.98	\$12.03	\$30.95
235	3.0 EA	Paint / Finish Interior Door Casing / Trim Set Door Trim is Continuous to Moulding	\$11.62	\$34.86	\$9.76	\$25.10
236	1.0 EA	Detach Hollow Core Door (Door Only)	\$16.37	\$16.37		\$16.37
237	3.0 EA	Reset Hollow Core Door (Door Only)	\$38.66	\$115.98		\$115.98
238	37.7 LF	Tape and Mask for Paint	\$0.83	\$31.29		\$31.29
239	339.0 SF	Paint Walls	\$1.12	\$379.68	\$106.31	\$273.37
240	7.0 LF	Detach Vanity Countertop	\$12.25	\$85.75		\$85.75
241	7.0 LF	Reset Vanity Countertop	\$37.33	\$261.31		\$261.31
242	4.0 LF	Detach Backsplash (Side Pieces)	\$9.66	\$38.64		\$38.64
243	4.0 LF	Reset Backsplash (Side Pieces)	\$25.54	\$102.16		\$102.16
244	2.0 EA	Detach Faucet for (Bath) Sink	\$17.08	\$34.16		\$34.16
245	2.0 EA	Reset Faucet for (Sink)	\$42.65	\$85.30		\$85.30
246	4.0 EA	Remove Water Supply w/Angle Stop for Sink	\$12.56	\$50.24		\$50.24
247	4.0 EA	Remove and Replace Water Supply w/Angle Stop for Sink	\$61.52	\$246.08	\$9.84	\$236.24
248	1.0 EA	Remove P-Trap	\$12.86	\$12.86		\$12.86
249	2.0 EA	Replace P-Trap (Sink)	\$33.78	\$67.56	\$1.35	\$66.21
250	4.0 EA	Add for Cap Water Lines for Water Supply Lines	\$17.40	\$69.60		\$69.60
251	108.0 SF	Cover and Protect Mirror	\$0.34	\$36.72		\$36.72
252	7.0 LF	Remove Vanity Cabinetry The Vanity is Positioned on top of the Tile Floor	\$21.89	\$153.23		\$153.23
253	7.0 LF	Replace Vanity Cabinetry	\$187.27	\$1,310.89	\$52.44	\$1,258.45



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Estimate Section: Water Damage : Dwelling - Rebuild : Upper Level : Master Bathroom - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
254	88.7 SF	Tear Out Tile Flooring - Ceramic	\$3.16	\$280.29		\$280.29
255	88.7 SF	Tear Out Mud Base for Tile Flooring - Ceramic	\$1.93	\$171.19	\$3.42	\$167.77
256	88.7 SF	Replace Mud Base Tile Flooring - Ceramic	\$6.30	\$558.81	\$11.18	\$547.63
257	88.7 SF	Prep Floor for Tile Install	\$0.66	\$58.54		\$58.54
258	88.7 SF	Add for RedGard Waterproofing Membrane (Floor)	\$2.93	\$259.89		\$259.89
		Necessary for waterproofing subfloors in wet areas before installing tile. 2 Coats				
259	88.7 SF	Replace Tile Flooring - Ceramic	\$16.19	\$1,436.05	\$28.72	\$1,407.33
260	88.7 SF	Re-grout Tile Flooring - Ceramic	\$3.35	\$297.15	\$5.94	\$291.21
261	88.7 SF	Apply Grout Sealer Re-grout Tile Flooring - Ceramic	\$0.74	\$65.64	\$1.31	\$64.33
262	88.7 SF	Add for Tile Sealer (Floor)	\$1.11	\$98.46	\$1.97	\$96.49
263	19.1 SF	Tear Out Wall Tile - Ceramic Type	\$3.16	\$60.36		\$60.36
264	19.1 SF	Remove Durock (Cement Backer Board) for Wall Tile - Ceramic Type	\$0.81	\$15.47		\$15.47
		Cement Backer Board will be Compromised when Removing Wall Tile. Must be Removed and Replaced.				
265	19.1 SF	Replace Durock (Cement Backer Board) for Wall Tile - Ceramic Type	\$5.32	\$101.61	\$2.03	\$99.58
266	19.1 SF	Add for RedGard Waterproofing Membrane (Walls)	\$2.93	\$55.96		\$55.96
		Waterproofing application under wall tile in wet locations such as shower and bathtubs. 2 Coats				
267	19.1 SF	Replace Wall Tile - Ceramic Type	\$18.79	\$358.89	\$7.18	\$351.71
268	19.1 SF	Re-grout Wall Tile - Ceramic Type	\$3.35	\$63.99	\$1.28	\$62.71
269	19.1 SF	Seal Grout Wall Tile - Ceramic Type	\$0.74	\$14.13		\$14.13
270	19.1 SF	Add for Tile Sealer (Wall Tile)	\$1.11	\$21.20		\$21.20
271	1.0 EA	Remove Caulk Around Bathtub	\$27.22	\$27.22		\$27.22
272	1.0 EA	Caulk Around Bathtub	\$31.55	\$31.55	\$8.83	\$22.72
273	1.0 EA	Cover and Protect Bathtub	\$18.47	\$18.47	\$0.74	\$17.73
274	1.0 EA	Clean Bathtub	\$39.82	\$39.82		\$39.82
		After Tile Install				
275	88.7 SF	Final Construction Clean-up	\$0.54	\$47.90		\$47.90
Totals For Master Bathroom				\$7,488.67	\$279.21	\$7,209.46



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Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Upper Level
 Estimate Section: Master Toilet

Master Toilet 5' 1.0" x 2' 10.0" x 9'

Lower Perimeter: 15.80 LF Floor SF: 14.40 SF Wall SF: 142.50 SF
 Upper Perimeter: 15.80 LF Floor SY: 1.60 SY Ceiling SF: 14.40 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
276	2.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$7.56		\$7.56
277	15.8 LF	Remove Shoe Moulding Must Remove to Remove and Replace Tile Floors	\$0.63	\$9.95		\$9.95
278	15.8 LF	Replace Shoe Moulding	\$2.89	\$45.66	\$0.91	\$44.75
279	15.8 LF	Seal Shoe Moulding	\$0.74	\$11.69	\$0.23	\$11.46
280	15.8 LF	Paint / Finish Shoe Moulding	\$1.15	\$18.17	\$5.09	\$13.08
281	15.8 LF	Paint / Finish Base Moulding	\$1.14	\$18.01	\$5.04	\$12.97
282	15.8 LF	Tape and Mask for Paint	\$0.83	\$13.11		\$13.11
283	14.4 SF	Tear Out Tile Flooring - Ceramic	\$3.16	\$45.50		\$45.50
284	14.4 SF	Tear Out Mud Base for Tile Flooring - Ceramic	\$1.93	\$27.79	\$0.56	\$27.23
285	14.4 SF	Prep Floor for Tile Install	\$0.66	\$9.50		\$9.50
286	14.4 SF	Add for RedGard Waterproofing Membrane (Floor) Necessary for waterproofing subfloors in wet areas before installing tile. 2 Coats	\$2.93	\$42.19		\$42.19
287	14.4 SF	Replace Mud Base Tile Flooring - Ceramic	\$6.30	\$90.72	\$1.81	\$88.91
288	14.4 SF	Replace Tile Flooring - Ceramic	\$16.19	\$233.14	\$4.66	\$228.48
289	14.4 SF	Re-grout Tile Flooring - Ceramic	\$3.35	\$48.24	\$0.96	\$47.28
290	14.4 SF	Apply Grout Sealer Re-grout Tile Flooring - Ceramic	\$0.74	\$10.66	\$0.21	\$10.45
291	14.4 SF	Add for Tile Sealer (Floor)	\$1.11	\$15.98	\$0.32	\$15.66
292	1.0 EA	Detach Toilet / Commode	\$31.66	\$31.66		\$31.66
293	1.0 EA	Reset Toilet / Commode	\$158.97	\$158.97		\$158.97
294	1.0 EA	Remove Water Supply w/Angle Stop for Toilet / Commode	\$12.56	\$12.56		\$12.56
295	1.0 EA	Replace Water Supply w/Angle Stop for Toilet / Commode	\$61.52	\$61.52	\$2.46	\$59.06
296	1.0 EA	Add for Cap Water Lines for Water Supply Lines	\$17.40	\$17.40		\$17.40
297	1.0 EA	Add For Plastic Ring Seal for Toilet / Commode	\$66.14	\$66.14	\$2.65	\$63.49
298	1.0 EA	Add for Rough-in for Toilet / Commode	\$151.22	\$151.22	\$3.02	\$148.20
299	1.0 EA	Paint / Finish Interior Door Casing / Trim Set Door Trim is Continuous to Moulding	\$11.62	\$11.62	\$3.25	\$8.37
300	14.4 SF	Final Construction Clean-up	\$0.54	\$7.78		\$7.78
Totals For Master Toilet				\$1,166.74	\$31.17	\$1,135.57

	INSURED : Rachel Patterson	DATE OF REPORT : 09/13/2022
	LOCATION : 1630 Mosaic Way	DATE OF LOSS : 04/20/2022
	: Smyrna, GA 30080	POLICY NUMBER : H3S25117765875
	COMPANY : Liberty Mutual	CLAIM NUMBER : 049221217 & 049265223
	: PO BOX 5014	OUR FILE NUMBER : 049221217 & 049265223
	: SCRANTON, PA 18505	ADJUSTER NAME : Carnesha Stanton

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Rebuild				
Sub-group #2:		Upper Level				
Estimate Section:		Master Closet				
Master Closet 7' 6.0" x 6' 4.0" x 9'						
Lower Perimeter:		27.70 LF	Floor SF:	47.50 SF	Wall SF:	249.00 SF
Upper Perimeter:		27.70 LF	Floor SY:	5.28 SY	Ceiling SF:	47.50 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
301	47.5 SF	Remove Carpet Pad (Per SF)	\$0.08	\$3.80		\$3.80
302	47.5 SF	Remove Carpeting (Per SF)	\$0.24	\$11.40		\$11.40
303	47.5 SF	Replace Carpet Pad (Per SF)	\$0.83	\$39.43	\$7.89	\$31.54
304	50.8 SF	Replace Carpeting (Per SF)	\$4.76	\$241.81	\$48.36	\$193.45
305	47.5 SF	Final Construction Clean-up	\$0.54	\$25.65		\$25.65
Totals For Master Closet				\$322.09	\$56.25	\$265.84

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Rebuild				
Sub-group #2:		Upper Level				
Estimate Section:		Shower Area				
Shower Area 4' x 3' 2.0" x 9'						
Lower Perimeter:		14.30 LF	Floor SF:	12.70 SF	Wall SF:	129.00 SF
Upper Perimeter:		14.30 LF	Floor SY:	1.41 SY	Ceiling SF:	12.70 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
306	32.3 SF	Paint Walls	\$1.12	\$36.18	\$10.13	\$26.05
307	12.7 SF	Prep Floor for Tile Install	\$0.66	\$8.38		\$8.38
308	12.7 SF	Add for RedGard Waterproofing Membrane (Floor)	\$2.93	\$37.21		\$37.21
		Necessary for waterproofing subfloors in wet areas before installing tile. 2 Coats				
309	1.0 EA	Replace Shower Pan for Shower	\$260.79	\$260.79	\$10.43	\$250.36
310	12.7 SF	Replace Mud Base Tile Flooring - Ceramic	\$6.30	\$80.01	\$1.60	\$78.41
311	12.7 SF	Replace Tile Flooring - Ceramic	\$16.19	\$205.61	\$4.11	\$201.50
312	12.7 SF	Re-grout Tile Flooring - Ceramic	\$3.35	\$42.55	\$0.85	\$41.70
313	12.7 SF	Apply Grout Sealer Re-grout Tile Flooring - Ceramic	\$0.74	\$9.40	\$0.19	\$9.21
314	12.7 SF	Add for Tile Sealer (Floor)	\$1.11	\$14.10	\$0.28	\$13.82
315	96.8 SF	Tear Out Wall Tile - Ceramic Type	\$3.16	\$305.89		\$305.89
316	96.8 SF	Remove Durock (Cement Backer Board) for Wall Tile - Ceramic Type	\$0.81	\$78.41		\$78.41
		Cement Backer Board will be Compromised when Removing Wall Tile. Must be Removed and Replaced.				
317	96.8 SF	Replace Durock (Cement Backer Board) for Wall Tile - Ceramic Type	\$5.32	\$514.98	\$10.30	\$504.68



INSURED : Rachel Patterson
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 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Upper Level : Shower Area - Continued...						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
318	96.8 SF	Add for RedGard Waterproofing Membrane (Walls) Waterproofing application under wall tile in wet locations such as shower and bathtubs. 2 Coats	\$2.93	\$283.62		\$283.62
319	96.8 SF	Replace Wall Tile - Ceramic Type	\$18.79	\$1,818.87	\$36.38	\$1,782.49
320	96.8 SF	Re-grout Wall Tile - Ceramic Type	\$3.35	\$324.28	\$6.49	\$317.79
321	96.8 SF	Seal Grout Wall Tile - Ceramic Type	\$0.74	\$71.63		\$71.63
322	129.0 SF	Add for Tile Sealer (Wall Tile)	\$1.11	\$143.19		\$143.19
323	1.0 EA	Remove Soap Holder for Wall Tile - Ceramic Type	\$5.69	\$5.69		\$5.69
324	1.0 EA	Replace Soap Holder for Wall Tile - Ceramic Type	\$31.31	\$31.31	\$0.63	\$30.68
325	1.0 EA	Remove Soap Dispenser for Wall Tile - 3 Compartments	\$4.92	\$4.92		\$4.92
326	1.0 EA	Replace Soap Dispenser for Wall Tile - 3 Compartments	\$43.91	\$43.91	\$0.88	\$43.03
327	4.0 LF	Replace Shower Curb, Site Built Tile - Ceramic Type	\$72.12	\$288.48	\$5.77	\$282.71
328	1.0 EA	Remove Better Grade Combo Faucet / Shower for Bathtub	\$15.08	\$15.08		\$15.08
329	1.0 EA	Replace Better Grade Combo Faucet / Shower for Bathtub	\$192.53	\$192.53	\$7.70	\$184.83
330	1.0 EA	Remove Best Grade Shower Head for Bathtub	\$10.05	\$10.05		\$10.05
331	1.0 EA	Replace Best Grade Shower Head for Bathtub	\$208.61	\$208.61	\$8.34	\$200.27
332	1.0 EA	Replace Shower Drain	\$183.24	\$183.24	\$7.33	\$175.91
333	1.0 EA	Detach Frameless Glass Shower Wall Partition	\$98.56	\$98.56		\$98.56
334	1.0 EA	Reset Frameless Glass Shower Wall Partition	\$255.35	\$255.35	\$10.21	\$245.14
335	1.0 EA	Detach and Reset Hardware for Frameless Glass Shower Wall Partition	\$76.21	\$76.21	\$3.05	\$73.16
336	2.0 EA	Replace Frameless Glass Shower Door	\$287.51	\$575.02	\$23.00	\$552.02
337	4.0 EA	Replace Hardware for Frameless Glass Shower Door	\$41.66	\$166.64	\$6.67	\$159.97
338	24.3 LF	Caulk Around Shower	\$3.79	\$92.10	\$1.84	\$90.26
339	12.7 SF	Final Construction Clean-up	\$0.54	\$6.86		\$6.86
Totals For Shower Area				\$6,489.66	\$156.18	\$6,333.48



INSURED : Rachel Patterson
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 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Upper Level
 Estimate Section: Spare Bedroom

Spare Bedroom 13' 3.0" x 13' x 9'

Lower Perimeter: 52.50 LF Floor SF: 172.30 SF Wall SF: 472.50 SF
 Upper Perimeter: 52.50 LF Floor SY: 19.14 SY Ceiling SF: 172.30 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
340	5.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$18.90		\$18.90
341	6.8 LF	Replace Base Moulding Large Base Moulding	\$5.73	\$38.96	\$0.78	\$38.18
342	6.8 LF	Caulk Base Moulding	\$0.94	\$6.39	\$0.13	\$6.26
343	6.8 LF	Seal Base Moulding	\$0.98	\$6.66	\$0.13	\$6.53
344	52.5 LF	Paint / Finish Base Moulding	\$1.14	\$59.85	\$16.76	\$43.09
345	52.5 LF	Tape and Mask for Paint	\$0.83	\$43.58		\$43.58
346	2.0 EA	Patch Drywall Wall	\$140.78	\$281.56	\$5.63	\$275.93
347	2.0 EA	Spot Seal Walls	\$26.54	\$53.08	\$14.86	\$38.22
348	472.5 SF	Paint Walls	\$1.12	\$529.20	\$148.18	\$381.02
349	172.3 SF	Remove Carpet Pad (Per SF)	\$0.08	\$13.78		\$13.78
350	172.3 SF	Remove Carpeting (Per SF)	\$0.24	\$41.35		\$41.35
351	172.3 SF	Replace Carpet Pad (Per SF)	\$0.83	\$143.01	\$28.60	\$114.41
352	184.4 SF	Replace Carpeting (Per SF)	\$4.76	\$877.74	\$175.55	\$702.19
353	3.0 EA	Paint / Finish Interior Door Casing / Trim Set	\$11.62	\$34.86	\$9.76	\$25.10
354	172.3 SF	Final Construction Clean-up	\$0.54	\$93.04		\$93.04
Totals For Spare Bedroom				\$2,241.96	\$400.38	\$1,841.58

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Sub-group #2: Upper Level
 Estimate Section: Bathroom

Bathroom 8' 4.0" x 5' x 9'

Lower Perimeter: 26.70 LF Floor SF: 41.70 SF Wall SF: 240.00 SF
 Upper Perimeter: 26.70 LF Floor SY: 4.63 SY Ceiling SF: 41.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
355	2.0 EA	Detach and Reset Cover Plate for Outlet / Switch To Paint Walls.	\$3.78	\$7.56		\$7.56
356	26.7 LF	Remove Shoe Moulding Must Remove to Remove and Replace Tile Floors	\$0.63	\$16.82		\$16.82
357	26.7 LF	Replace Shoe Moulding	\$2.89	\$77.16	\$1.54	\$75.62
358	26.7 LF	Seal Shoe Moulding	\$0.74	\$19.76	\$0.40	\$19.36
359	26.7 LF	Paint / Finish Shoe Moulding	\$1.15	\$30.71	\$8.60	\$22.11



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 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Rebuild : Upper Level : Bathroom - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
360	4.0 LF	Replace Base Moulding	\$5.73	\$22.92	\$0.46	\$22.46
		Large Base Moulding				
361	4.0 LF	Caulk Base Moulding	\$0.94	\$3.76	\$0.08	\$3.68
362	4.0 LF	Seal Base Moulding	\$0.98	\$3.92	\$0.08	\$3.84
363	26.7 LF	Paint / Finish Base Moulding	\$1.14	\$30.44	\$8.52	\$21.92
364	26.7 LF	Tape and Mask for Paint	\$0.83	\$22.16		\$22.16
365	240.0 SF	Paint Walls	\$1.12	\$268.80	\$75.26	\$193.54
366	41.7 SF	Tear Out Tile Flooring - Ceramic	\$3.16	\$131.77		\$131.77
367	41.7 SF	Tear Out Mud Base for Tile Flooring - Ceramic	\$1.93	\$80.48	\$1.61	\$78.87
368	41.7 SF	Prep Floor for Tile Install	\$0.66	\$27.52		\$27.52
369	41.7 SF	Add for RedGard Waterproofing Membrane (Floor)	\$2.93	\$122.18		\$122.18
		Necessary for waterproofing subfloors in wet areas before installing tile. 2 Coats				
370	41.7 SF	Replace Mud Base for Tile Flooring - Ceramic	\$6.30	\$262.71	\$5.25	\$257.46
371	41.7 SF	Replace Tile Flooring - Ceramic	\$16.19	\$675.12	\$13.50	\$661.62
372	41.7 SF	Re-grout Tile Flooring - Ceramic	\$3.35	\$139.70	\$2.79	\$136.91
373	41.7 SF	Apply Grout Sealer Re-grout Tile Flooring - Ceramic	\$0.74	\$30.86	\$0.62	\$30.24
374	41.7 SF	Add for Tile Sealer (Floor)	\$1.11	\$46.29	\$0.93	\$45.36
375	1.0 EA	Detach Toilet / Commode	\$31.66	\$31.66		\$31.66
376	1.0 EA	Reset Toilet / Commode	\$158.97	\$158.97		\$158.97
377	1.0 EA	Remove Water Supply w/Angle Stop for Toilet / Commode	\$12.56	\$12.56		\$12.56
378	1.0 EA	Replace Water Supply w/Angle Stop for Toilet / Commode	\$61.52	\$61.52	\$2.46	\$59.06
379	1.0 EA	Add For Plastic Ring Seal for Toilet / Commode	\$61.52	\$61.52	\$2.46	\$59.06
380	1.0 EA	Add for Rough-in for Toilet / Commode	\$151.22	\$151.22	\$3.02	\$148.20
381	1.0 EA	Paint / Finish Interior Door Casing / Trim Set	\$11.62	\$11.62	\$3.25	\$8.37
382	1.0 EA	Detach Hollow Core Door (Door Only)	\$16.37	\$16.37		\$16.37
383	1.0 EA	Reset Hollow Core Door (Door Only)	\$38.66	\$38.66		\$38.66
384	3.0 LF	Detach Vanity Countertop	\$12.25	\$36.75		\$36.75
385	3.0 LF	Reset Vanity Countertop	\$37.33	\$111.99		\$111.99
386	1.0 EA	Detach Faucet for (Bath) Sink	\$17.08	\$17.08		\$17.08
387	1.0 EA	Reset Faucet for (Sink)	\$42.65	\$42.65		\$42.65
388	1.0 EA	Remove Water Supply w/Angle Stop for Sink	\$12.56	\$12.56		\$12.56
389	2.0 EA	Replace Water Supply w/Angle Stop for Sink	\$61.52	\$123.04	\$4.92	\$118.12
390	1.0 EA	Remove P-Trap	\$12.86	\$12.86		\$12.86
391	1.0 EA	Replace P-Trap (Sink)	\$33.78	\$33.78	\$0.68	\$33.10
392	3.0 EA	Add for Cap Water Lines for Water Supply Lines	\$17.40	\$52.20	\$2.09	\$50.11
393	3.0 LF	Remove Vanity Cabinetry	\$21.89	\$65.67		\$65.67
394	3.0 LF	Replace Vanity Cabinetry	\$187.27	\$561.81	\$22.47	\$539.34
395	1.0 EA	Remove Caulk Around Bathtub	\$27.22	\$27.22		\$27.22
396	1.0 EA	Caulk Around Bathtub	\$31.55	\$31.55	\$8.83	\$22.72
397	1.0 EA	Cover and Protect Bathtub	\$18.47	\$18.47	\$0.74	\$17.73
398	1.0 EA	Clean Bathtub	\$39.82	\$39.82		\$39.82
399	41.7 SF	Final Construction Clean-up	\$0.54	\$22.52		\$22.52
Totals For Bathroom				\$3,774.71	\$170.56	\$3,604.15



INSURED : Rachel Patterson
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 : Smyrna, GA 30080
 COMPANY : Liberty Mutual
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 : SCRANTON, PA 18505

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 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Rebuild
 Estimate Section: General

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
400	1.0 EA	Dumpster Rental	\$768.35	\$768.35		\$768.35
401	400.0 SF	Protect Floors - Carpet Mask Upstairs Hallway and Master Bedroom are high traffic construction zones and require carpet protection.	\$0.51	\$204.00		\$204.00
Totals For General				\$972.35	\$0.00	\$972.35

Repair Item Totals	\$66,394.67	\$5,320.42	\$61,074.25
General Contractor's Overhead (10.0%)	\$6,639.47	\$532.04	\$6,107.43
General Contractor's Profit (10.0%)	\$6,639.47	\$532.04	\$6,107.43
Estimate Totals With OHP	\$79,673.61	\$6,384.50	\$73,289.11
Applicable Sales Tax	\$1,333.20	\$105.30	\$1,227.90
Estimate Grand Totals	\$81,006.81	\$6,489.80	\$74,517.01
Policy Deductible	(\$1,500.00)		(\$1,500.00)
BUILDING FINAL TOTALS	\$79,506.81		\$73,017.01
Recoverable Depreciation		\$6,489.80	
Non-Recoverable Depreciation			



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 ADJUSTER NAME : Carnesha Stanton

ESTIMATE SUMMARY DETAILS

AREA/GROUP DESCRIPTION	RCV	DEP	ACV
Building Estimate			
Water Damage			
Dwelling - Rebuild			
Lower Level			
Garage	\$8,404.32	\$655.22	\$7,749.10
Entry from Garage	\$399.74	\$97.51	\$302.23
Main Level			
Entry	\$3,745.64	\$379.90	\$3,365.74
Stairwell to Lower Level Entry	\$1,276.55	\$229.55	\$1,047.00
Foyer	\$10,362.91	\$908.58	\$9,454.33
Foyer Closet	\$297.46	\$21.55	\$275.91
Half Bathroom	\$1,792.76	\$71.23	\$1,721.53
Kitchen & Living Room	\$14,724.00	\$1,241.90	\$13,482.10
Pantry	\$299.25	\$28.91	\$270.34
Stairwell to Upper Level	\$1,629.72	\$351.32	\$1,278.40
Upper Level			
Hallway	\$1,006.14	\$241.00	\$765.14
Master Bathroom	\$7,488.67	\$279.21	\$7,209.46
Master Toilet	\$1,166.74	\$31.17	\$1,135.57
Master Closet	\$322.09	\$56.25	\$265.84
Shower Area	\$6,489.66	\$156.18	\$6,333.48
Spare Bedroom	\$2,241.96	\$400.38	\$1,841.58
Bathroom	\$3,774.71	\$170.56	\$3,604.15
General	\$972.35	\$0.00	\$972.35
Totals for <Water Damage>	\$66,394.67	\$5,320.42	\$61,074.25
Contractor O & P for <Water Damage>	\$13,278.94	\$1,064.08	\$12,214.86
Sales Tax for <Water Damage>	\$1,333.20	\$105.30	\$1,227.90
Grand Totals for <Water Damage>	\$81,006.81	\$6,489.80	\$74,517.01
Estimate Additional Items (Including Tax) :	\$0.00	\$0.00	\$0.00
Rounding Adjustments :	\$0.00	\$0.00	\$0.00
ESTIMATE GRAND TOTALS:	\$81,006.81	\$6,489.80	\$74,517.01

The estimate summary details displayed in the above appendix do not reflect the final estimate totals. Please refer to the Estimate Totals Page printout for the complete and final totals for this estimate.



E & S Restoration Services, LLC

Damage Restoration Specialists

FIRE * WATER * WIND * HAIL * MOLD * TREES

8841 Bright Star Rd., Douglasville, GA 30134

(678) 420-8365



Monday, September 12, 2022

Insured: Rachel Patterson	Insurance Company: Liberty Mutual Insurance
Claim: 049221217 & 049265223	Date of loss: April 20, 2022 & April 25, 2022
Loss Location: 1630 Mosaic Way Smyrna GA 30080	Peril: Water Damage

This file consists of many pages. Review the entire file.

Personal Property

E&S Restoration Services would like to thank you for the opportunity to provide our services to you. We provide the utmost in service as well as craftsmanship. We strive to make all of our projects great and pride ourselves on our knowledge and expertise in our field. Please feel free to contact me with any questions you might have regarding our services or the process in general.

Additionally, E&S Restoration Services fully reserve the right to correct, modify, revise, amend and/or supplement any information produced in error.

Respectfully,

E&S Restoration
678-420-8365

ES.RestorationLLC@gmail.com



E & S Restoration Services

8841 Bright Star Road. Douglasville, GA 30134

Phone: 678-420-8365

ES.RestorationLLC@gmail.com



INSURED : Rachel Patterson
 LOCATION : 1630 Mosaic Way
 : Smyrna, GA 30080
 COMPANY : Liberty Mutual
 : PO BOX 5014
 : SCRANTON, PA 18505

DATE OF REPORT : 09/12/2022
 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: **WATER DAMAGE**
 Sub-group #1: **PACK-OUT/Storage/Pack-Back**
 Estimate Section: **Inventory/Prep Material**

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
1	5.0 HR	Pickup Packing Materials & Deliver To Job Site	\$60.00	\$300.00		\$300.00
2	1.0 LS	Setup Job In Computer System	\$75.00	\$75.00		\$75.00
3	13.0 RL	Bubble Wrap - Add-on cost for fragile items The items are very high quality. Additionally, there are many small, ornate, or fragile items that need to be packaged delicately.	\$26.40	\$343.20		\$343.20
4	11.0 RL	Rolls Stretch Wrap (1000 LF ea)	\$36.00	\$396.00		\$396.00
5	5.0 EA	Protective packing foam sheets (Packs)	\$21.98	\$109.90		\$109.90
6	3.0 EA	Mattress Cover Bag (Plastic) Used for moving mattresses and box springs to the storage facility. Spare Bedroom Mattress and Box Spring, and main level mattress	\$14.33	\$42.99		\$42.99
7	3.0 EA	Glass Divider Kit	\$14.12	\$42.36		\$42.36
8	70.0 EA	Provide HD box & tape - large size HD boxes are required for this job. The items are very high quality. Additionally, there are many small, ornate, or fragile items that need to be packaged delicately.	\$15.78	\$1,104.60		\$1,104.60
9	16.0 EA	Provide HD box & tape - Wardrobe Box Large Includes Metal Hanging Bar. Must be used for clothing pack out.	\$36.44	\$583.04		\$583.04
10	22.0 EA	Provide furniture blanket/pad Note: Furniture blankets are used to protect large or ornate furniture during the relocation process from the home, to the moving truck, from the moving truck then placed in the climate controlled unit.	\$12.41	\$273.02		\$273.02
11	16.0 HR	Contents Inventory List with Experienced Technician - per hour To maintain the integrity and character of all personal property items during the pack out/inventory process, one must have knowledge of the proper personal property inventorying, protocols and guidelines specific to the cause of origin.	\$55.11	\$881.76		\$881.76
Totals For Inventory/Prep Material				\$4,151.87	\$0.00	\$4,151.87



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 COMPANY : Liberty Mutual
 : PO BOX 5014
 : SCRANTON, PA 18505

DATE OF REPORT : 09/12/2022
 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: **WATER DAMAGE**
 Sub-group #1: **PACK-OUT/Storage/Pack-Back**
 Estimate Section: **Pack-Out**

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
12	1.0 DY	Moving Truck (18' - 24') and Equipment - Per Day	\$370.00	\$370.00		\$370.00
13	70.0 EA	Evaluate & pack bric-a-brac - per Lg box	\$16.74	\$1,171.80		\$1,171.80
14	16.0 EA	Evaluate & pack bric-a-brac - per Wardrobe LG box	\$18.12	\$289.92		\$289.92
15	48.0 HR	Content Manipulation charge - per hour INCLUDES: 6 Personal Property technicians for 1 day @ 8 hours each day to inspect each piece in detail, set up for inventory, wrap (in bubble-wrap, foam, stretch wrap, paper, or blankets, or a combination of materials), secure and manipulate large/ornate furniture. Note: Does not include packing boxed contents.	\$42.82	\$2,055.36		\$2,055.36
16	48.0 HR	Labor - Moving Contents to Truck/Storage from Unit (Per Hour) INCLUDES: 6 Personal Property technicians for 1 day @ 8 hours each day to move contents to the moving truck from the unit. This also includes removing not only furniture, but all boxed contents from all areas of the unit. Additionally, there are 3 flights of stairs that the technicians must move up and down with all the items. This is very labor intensive and requires extreme caution.	\$42.82	\$2,055.36		\$2,055.36
Totals For Pack-Out				\$5,942.44	\$0.00	\$5,942.44

Main Grouping: **WATER DAMAGE**
 Sub-group #1: **PACK-OUT/Storage/Pack-Back**
 Estimate Section: **Storage**

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
17	600.0 SF	Off-site storage - climate controlled (Per SF) 300 SQ FT for 2 Months = 600 SQ FT	\$2.52	\$1,512.00		\$1,512.00
Totals For Storage				\$1,512.00	\$0.00	\$1,512.00



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 ADJUSTER NAME : Carnesha Stanton

Main Grouping: **WATER DAMAGE**
 Sub-group #1: **PACK-OUT/Storage/Pack-Back**
 Estimate Section: **Wipe Down**

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
18	24.0 HR	Labor - Wipe Down Items for Delivery - per hour Contents need to be wiped down during Pack-Back. Dust and Debris are inevitable during the Pack-Out Process and need to be wiped down. 6 people for 4 hours is 24 hours	\$42.82	\$1,027.68		\$1,027.68
Totals For Wipe Down				\$1,027.68	\$0.00	\$1,027.68

Main Grouping: **WATER DAMAGE**
 Sub-group #1: **PACK-OUT/Storage/Pack-Back**
 Estimate Section: **Move Back**

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
19	1.0 DY	Moving Truck (18' - 24') and equipment - per day	\$370.00	\$370.00		\$370.00
20	48.0 HR	Labor - Moving Contents from Truck/Storage back to Unit (Per Hour) INCLUDES: 6 Personal Property technicians for 1 day @ 8 hours each day to move contents from the moving truck back to the unit. Additionally, there are 3 flights of stairs that the technicians must move up and down with all the items. This is very labor intensive and requires extreme caution.	\$42.82	\$2,055.36		\$2,055.36
21	48.0 EA	Content Manipulation charge - per hour INCLUDES: 6 Personal Property technicians for 1 day @ 8 hours each day to manipulate furniture, boxes, and equipment in the unit. This includes unwrapping items and moving trash to the trailer.	\$42.82	\$2,055.36		\$2,055.36
22	70.0 EA	Unpack & Unwrap bric-a-brac - per Lg box This includes unwrapping items and moving trash to the trailer	\$9.50	\$665.00		\$665.00
23	16.0 EA	Unpack & Unwrap bric-a-brac - per Wardrobe Box This includes unwrapping items and moving trash to the trailer.	\$11.15	\$178.40		\$178.40
24	6.0 HR	Electronics Setup/Reset (Per Hour) Electronic Setup/Reset is a specialized task outside of typical content manipulation. This includes troubleshooting and basic tech setup. Includes drivetime	\$56.24	\$337.44		\$337.44



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 ADJUSTER NAME : Carnesha Stanton

Estimate Section: WATER DAMAGE : PACK-OUT/Storage/Pack-Back : Move Back - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
25	1100.0 SF	Floor Masking for Floor Protection Must protect floors from moving equipment and debris/dirt brought in during pack-back.	\$0.43	\$473.00		\$473.00
26	1.0 EA	Pack Back Debris Removal We do not reuse any packing material such as boxes, blankets, plastic wrap, bubble wrap or packing paper. This must be disposed of properly. There was a large amount of packing material used for this pack-out as the items were packed very delicately.	\$375.00	\$375.00		\$375.00
Totals For Move Back				\$6,509.56	\$0.00	\$6,509.56

Main Grouping: WATER DAMAGE
Estimate Section: General

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
27	4.0 HR	Final Clean-up (Per Hour) Inevitable debris and small particles will be created as part of the on site unwrapping/unboxing. A technician must vacuum and sweep to clean up after pack-out.	\$42.82	\$171.28		\$171.28
28	1.0 LS	Disposable Boot or Shoe Cover	\$50.00	\$50.00		\$50.00
29	1.0 LS	N95 Mask New Procedures Required due to Covid	\$50.00	\$50.00		\$50.00
Totals For General				\$271.28	\$0.00	\$271.28

Repair Item Totals			\$19,414.83	\$19,414.83
Estimate Grand Totals			\$19,414.83	\$19,414.83
BUILDING FINAL TOTALS			\$19,414.83	\$19,414.83
Recoverable Depreciation				
Non-Recoverable Depreciation				



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ESTIMATE SUMMARY DETAILS

AREA/GROUP DESCRIPTION	RCV	DEP	ACV
Building Estimate			
WATER DAMAGE			
PACK-OUT/Storage/Pack-Back			
Inventory/Prep Material	\$4,151.87	\$0.00	\$4,151.87
Pack-Out	\$5,942.44	\$0.00	\$5,942.44
Storage	\$1,512.00	\$0.00	\$1,512.00
Wipe Down	\$1,027.68	\$0.00	\$1,027.68
Move Back	\$6,509.56	\$0.00	\$6,509.56
General	\$271.28	\$0.00	\$271.28
Totals for <WATER DAMAGE>	\$19,414.83	\$0.00	\$19,414.83
Contractor O & P for <WATER DAMAGE>	\$0.00	\$0.00	\$0.00
Sales Tax for <WATER DAMAGE>	\$0.00	\$0.00	\$0.00
Grand Totals for <WATER DAMAGE>	\$19,414.83	\$0.00	\$19,414.83
Estimate Additional Items (Including Tax) :	\$0.00	\$0.00	\$0.00
Rounding Adjustments :	\$0.00	\$0.00	\$0.00
ESTIMATE GRAND TOTALS:	\$19,414.83	\$0.00	\$19,414.83

The estimate summary details displayed in the above appendix do not reflect the final estimate totals. Please refer to the Estimate Totals Page printout for the complete and final totals for this estimate.



E & S Restoration Services, LLC

Damage Restoration Specialists

FIRE * WATER * WIND * HAIL * MOLD * TREES

8841 Bright Star Rd., Douglasville, GA 30134

(678) 420-8365



Monday, September 12, 2022

Insured: Rachel Patterson	Insurance Company: Liberty Mutual Insurance
Claim: 049221217 & 049265223	Date of loss: April 20, 2022 & April 25, 2022
Loss Location: 1630 Mosaic Way Smyrna GA 30080	Peril: Water Damage

This file consists of many pages. Review the entire file.

Mold Remediation Invoice

E&S Restoration Services would like to thank you for the opportunity to provide our services to you. We provide the utmost in service as well as craftsmanship. We strive to make all of our projects great and pride ourselves on our knowledge and expertise in our field. Please feel free to contact me with any questions you might have regarding our services or the process in general.

Additionally, E&S Restoration Services fully reserve the right to correct, modify, revise, amend and/or supplement any information produced in error.

Respectfully,

E&S Restoration

678-420-8365

ES.RestorationLLC@gmail.com



E & S Restoration Services

8841 Bright Star Road. Douglasville, GA 30134

Phone: 678-420-8365

ES.RestorationLLC@gmail.com



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 CLAIM NUMBER : 049221217 & 049265223
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 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Lower Level
 Estimate Section: Garage

Garage 12' 9.0" x 37' 1.0" x 9'
 Garage Door 10' x 7'
 Door to Interior 3' x 6' 8.0"

Lower Perimeter: 86.70 LF Floor SF: 472.80 SF Wall SF: 807.00 SF
 Upper Perimeter: 99.70 LF Floor SY: 52.53 SY Ceiling SF: 472.80 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
1	472.8 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$453.89		\$453.89
2	807.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$774.72		\$774.72
3	807.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$572.97		\$572.97
4	472.8 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$453.89		\$453.89
5	1.0 DY	Hepa Air Scrubber (per 24 hour period) - No monitoring 1 Unit for 1 Day	\$120.00	\$120.00		\$120.00
6	1.0 EA	Hepa Filter for Hepa Air Scrubber/Negative Air Machine	\$155.79	\$155.79		\$155.79
7	1.0 EA	Equipment Decontamination Charge	\$35.27	\$35.27		\$35.27
8	472.8 SF	Construction Clean-up	\$0.54	\$255.31		\$255.31
Totals For Garage				\$2,821.84	\$0.00	\$2,821.84

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Lower Level
 Estimate Section: Entry from Garage

Entry from Garage 6' 9.0" x 4' 9.0" x 9'

Lower Perimeter: 23.00 LF Floor SF: 32.10 SF Wall SF: 207.00 SF
 Upper Perimeter: 23.00 LF Floor SY: 3.57 SY Ceiling SF: 32.10 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
9	32.1 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$30.82		\$30.82



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Estimate Section: Water Damage : Dwelling - Mold Remediation : Lower Level : Entry from Garage - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
10	207.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$198.72		\$198.72
11	207.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$146.97		\$146.97
12	32.1 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$30.82		\$30.82
13	32.1 SF	Construction Clean-up	\$0.54	\$17.33		\$17.33
Totals For Entry from Garage				\$424.66	\$0.00	\$424.66

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Lower Level
Estimate Section: Room 1

Room 1 12' x 11' x 9'

Lower Perimeter: 46.00 LF Floor SF: 132.00 SF Wall SF: 414.00 SF
 Upper Perimeter: 46.00 LF Floor SY: 14.67 SY Ceiling SF: 132.00 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
14	132.0 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$126.72		\$126.72
15	414.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$397.44		\$397.44
16	414.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$293.94		\$293.94
17	132.0 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$126.72		\$126.72
18	132.0 SF	Construction Clean-up	\$0.54	\$71.28		\$71.28
Totals For Room 1				\$1,016.10	\$0.00	\$1,016.10



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Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Entry

Entry 4' 9.0" x 10' 8.0" x 14' 4.0"
 Offset - Part of Entry 3' 10.0" x 4' 9.0" x 9'

Lower Perimeter: 38.50 LF Floor SF: 68.90 SF Wall SF: 510.90 SF
 Upper Perimeter: 43.30 LF Floor SY: 7.66 SY Ceiling SF: 68.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
19	68.9 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$66.14		\$66.14
20	510.9 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$490.46		\$490.46
21	510.9 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$362.74		\$362.74
22	68.9 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$66.14		\$66.14
23	68.9 SF	Construction Clean-up	\$0.54	\$37.21		\$37.21
Totals For Entry				\$1,022.69	\$0.00	\$1,022.69

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Stairwell to Lower Level Entry

Stairwell to Lower Level Entry 16' x 3' 5.0" x 10' 4.0"

Lower Perimeter: 38.80 LF Floor SF: 54.70 SF Wall SF: 401.30 SF
 Upper Perimeter: 38.80 LF Floor SY: 6.08 SY Ceiling SF: 54.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
24	54.7 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$52.51		\$52.51
25	401.3 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$385.25		\$385.25
26	401.3 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$284.92		\$284.92



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Estimate Section: Water Damage : Dwelling - Mold Remediation : Main Level : Stairwell to Lower Level Entry - Continue						
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
27	54.7 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$52.51		\$52.51
28	54.7 SF	Construction Clean-up	\$0.54	\$29.54		\$29.54
Totals For Stairwell to Lower Level Entry				\$804.73	\$0.00	\$804.73

Main Grouping:		Water Damage				
Sub-group #1:		Dwelling - Mold Remediation				
Sub-group #2:		Main Level				
Estimate Section:		Foyer				
Foyer 16' 2.0" x 19' 4.0" x 9'						
Lower Perimeter:		71.00 LF	Floor SF:	312.60 SF	Wall SF:	639.00 SF
Upper Perimeter:		71.00 LF	Floor SY:	34.73 SY	Ceiling SF:	312.60 SF
#	Quantity	Description	Unit Cost	RCV	DEP	ACV
29	312.6 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$300.10		\$300.10
30	639.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$613.44		\$613.44
31	639.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$453.69		\$453.69
32	312.6 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$300.10		\$300.10
33	1.0 DY	Hepa Air Scrubber (per 24 hour period) - No monitoring 1 Unit for 1 Day	\$120.00	\$120.00		\$120.00
34	1.0 EA	Hepa Filter for Hepa Air Scrubber/Negative Air Machine	\$155.79	\$155.79		\$155.79
35	1.0 EA	Equipment Decontamination Charge	\$35.27	\$35.27		\$35.27
36	312.6 SF	Construction Clean-up	\$0.54	\$168.80		\$168.80
Totals For Foyer				\$2,147.19	\$0.00	\$2,147.19



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Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Foyer Closet

Foyer Closet 3' 4.0" x 2' 1.0" x 9'

Lower Perimeter: 10.80 LF Floor SF: 6.90 SF Wall SF: 97.50 SF
 Upper Perimeter: 10.80 LF Floor SY: 0.77 SY Ceiling SF: 6.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
37	6.9 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$6.62		\$6.62
38	97.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$93.60		\$93.60
39	97.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$69.23		\$69.23
40	6.9 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$6.62		\$6.62
41	6.9 SF	Construction Clean-up	\$0.54	\$3.73		\$3.73
Totals For Foyer Closet				\$179.80	\$0.00	\$179.80

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Half Bathroom

Half Bathroom 5' 6.0" x 5' 3.0" x 9'
 Door 2' 6.0" x 6' 8.0"

Lower Perimeter: 19.00 LF Floor SF: 28.90 SF Wall SF: 176.80 SF
 Upper Perimeter: 21.50 LF Floor SY: 3.21 SY Ceiling SF: 28.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
42	28.9 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$27.74		\$27.74
43	176.8 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$169.73		\$169.73
44	176.8 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$125.53		\$125.53



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Estimate Section: Water Damage : Dwelling - Mold Remediation : Main Level : Half Bathroom - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
45	28.9 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$27.74		\$27.74
46	28.9 SF	Construction Clean-up	\$0.54	\$15.61		\$15.61
Totals For Half Bathroom				\$366.35	\$0.00	\$366.35

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Main Level
Estimate Section: Kitchen & Living Room

Kitchen & Living Room 29' 11.0" x 16' 2.0" x 9'

Lower Perimeter: 92.20 LF Floor SF: 483.70 SF Wall SF: 829.50 SF
 Upper Perimeter: 92.20 LF Floor SY: 53.74 SY Ceiling SF: 483.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
47	483.7 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$464.35		\$464.35
48	829.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$796.32		\$796.32
49	829.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$588.95		\$588.95
50	483.7 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$464.35		\$464.35
51	1.0 DY	Hepa Air Scrubber (per 24 hour period) - No monitoring 1 Unit for 1 Day	\$120.00	\$120.00		\$120.00
52	1.0 EA	Hepa Filter for Hepa Air Scrubber/Negative Air Machine	\$155.79	\$155.79		\$155.79
53	1.0 EA	Equipment Decontamination Charge	\$35.27	\$35.27		\$35.27
54	483.7 SF	Construction Clean-up	\$0.54	\$261.20		\$261.20
Totals For Kitchen & Living Room				\$2,886.23	\$0.00	\$2,886.23



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 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Pantry

Pantry 4' 3.0" x 3' 2.0" x 9'

Lower Perimeter: 14.80 LF Floor SF: 13.50 SF Wall SF: 133.50 SF
 Upper Perimeter: 14.80 LF Floor SY: 1.50 SY Ceiling SF: 13.50 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
55	13.5 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$12.96		\$12.96
56	133.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$128.16		\$128.16
57	133.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$94.79		\$94.79
58	13.5 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$12.96		\$12.96
59	13.5 SF	Construction Clean-up	\$0.54	\$7.29		\$7.29
Totals For Pantry				\$256.16	\$0.00	\$256.16

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Main Level
 Estimate Section: Stairwell to Upper Level

Stairwell to Upper Level 19' x 3' 5.0" x 17' 11.0"

Lower Perimeter: 44.80 LF Floor SF: 64.90 SF Wall SF: 803.30 SF
 Upper Perimeter: 44.80 LF Floor SY: 7.21 SY Ceiling SF: 64.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
60	64.9 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$62.30		\$62.30
61	803.3 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$771.17		\$771.17
62	803.3 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$570.34		\$570.34



INSURED : Rachel Patterson
 LOCATION : 1630 Mosaic Way
 : Smyrna, GA 30080
 COMPANY : Liberty Mutual
 : PO Box 5014
 : Scranton, PA 18505

DATE OF REPORT : 09/12/2022
 DATE OF LOSS : 04/20/2022
 POLICY NUMBER : H3S25117765875
 CLAIM NUMBER : 049221217 & 049265223
 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Mold Remediation : Main Level : Stairwell to Upper Level - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
63	64.9 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$62.30		\$62.30
64	64.9 SF	Construction Clean-up	\$0.54	\$35.05		\$35.05
Totals For Stairwell to Upper Level				\$1,501.16	\$0.00	\$1,501.16

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Upper Level
Estimate Section: Hallway

Hallway 17' 1.0" x 4' 5.0" x 9'
 Offset 13' 9.0" x 3' 8.0" x 9'

Lower Perimeter: 70.50 LF Floor SF: 125.90 SF Wall SF: 634.50 SF
 Upper Perimeter: 70.50 LF Floor SY: 13.99 SY Ceiling SF: 125.90 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
65	125.9 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$120.86		\$120.86
66	634.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$609.12		\$609.12
67	634.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$450.50		\$450.50
68	125.9 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$120.86		\$120.86
69	125.9 SF	Construction Clean-up	\$0.54	\$67.99		\$67.99
Totals For Hallway				\$1,369.33	\$0.00	\$1,369.33



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 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Upper Level
 Estimate Section: Master Bedroom

Master Bedroom 15' x 17' x 9'

Lower Perimeter: 64.00 LF Floor SF: 255.00 SF Wall SF: 576.00 SF
 Upper Perimeter: 64.00 LF Floor SY: 28.33 SY Ceiling SF: 255.00 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
70	255.0 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$244.80		\$244.80
71	576.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$552.96		\$552.96
72	576.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$408.96		\$408.96
73	255.0 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$244.80		\$244.80
74	255.0 SF	Construction Clean-up	\$0.54	\$137.70		\$137.70
Totals For Master Bedroom				\$1,589.22	\$0.00	\$1,589.22

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Upper Level
 Estimate Section: Master Bathroom

Master Bathroom 9' 6.0" x 9' 4.0" x 9'

Lower Perimeter: 37.70 LF Floor SF: 88.70 SF Wall SF: 339.00 SF
 Upper Perimeter: 37.70 LF Floor SY: 9.86 SY Ceiling SF: 88.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
75	88.7 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$85.15		\$85.15
76	339.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$325.44		\$325.44
77	339.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$240.69		\$240.69



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 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Mold Remediation : Upper Level : Master Bathroom - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
78	88.7 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$85.15		\$85.15
79	1.0 DY	Hepa Air Scrubber (per 24 hour period) - No monitoring 1 Unit for 1 Day	\$120.00	\$120.00		\$120.00
80	1.0 EA	Hepa Filter for Hepa Air Scrubber/Negative Air Machine	\$155.79	\$155.79		\$155.79
81	1.0 EA	Equipment Decontamination Charge	\$35.27	\$35.27		\$35.27
82	88.7 SF	Construction Clean-up	\$0.54	\$47.90		\$47.90
Totals For Master Bathroom				\$1,095.39	\$0.00	\$1,095.39

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Upper Level
 Estimate Section: Master Toilet

Master Toilet 5' 1.0" x 2' 10.0" x 9'

Lower Perimeter: 15.80 LF Floor SF: 14.40 SF Wall SF: 142.50 SF
 Upper Perimeter: 15.80 LF Floor SY: 1.60 SY Ceiling SF: 14.40 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
83	14.4 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$13.82		\$13.82
84	142.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$136.80		\$136.80
85	142.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$101.18		\$101.18
86	14.4 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$13.82		\$13.82
87	14.4 SF	Construction Clean-up	\$0.54	\$7.78		\$7.78
Totals For Master Toilet				\$273.40	\$0.00	\$273.40



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 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Upper Level
 Estimate Section: Master Closet

Master Closet 7' 6.0" x 6' 4.0" x 9'

Lower Perimeter: 27.70 LF Floor SF: 47.50 SF Wall SF: 249.00 SF
 Upper Perimeter: 27.70 LF Floor SY: 5.28 SY Ceiling SF: 47.50 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
88	47.5 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$45.60		\$45.60
89	249.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$239.04		\$239.04
90	249.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$176.79		\$176.79
91	47.5 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$45.60		\$45.60
92	47.5 SF	Construction Clean-up	\$0.54	\$25.65		\$25.65
Totals For Master Closet				\$532.68	\$0.00	\$532.68

Main Grouping: Water Damage
 Sub-group #1: Dwelling - Mold Remediation
 Sub-group #2: Upper Level
 Estimate Section: Shower Area

Shower Area 4' x 3' 2.0" x 9'

Lower Perimeter: 14.30 LF Floor SF: 12.70 SF Wall SF: 129.00 SF
 Upper Perimeter: 14.30 LF Floor SY: 1.41 SY Ceiling SF: 12.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
93	12.7 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$12.19		\$12.19
94	129.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$123.84		\$123.84
95	129.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$91.59		\$91.59



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 OUR FILE NUMBER : 049221217 & 049265223
 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Mold Remediation : Upper Level : Shower Area - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
96	12.7 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$12.19		\$12.19
97	12.7 SF	Construction Clean-up	\$0.54	\$6.86		\$6.86
Totals For Shower Area				\$246.67	\$0.00	\$246.67

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Upper Level
Estimate Section: Spare Bedroom

Spare Bedroom 13' 3.0" x 13' x 9'

Lower Perimeter: 52.50 LF Floor SF: 172.30 SF Wall SF: 472.50 SF
 Upper Perimeter: 52.50 LF Floor SY: 19.14 SY Ceiling SF: 172.30 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
98	172.3 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$165.41		\$165.41
99	472.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$453.60		\$453.60
100	472.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$335.48		\$335.48
101	172.3 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$165.41		\$165.41
102	172.3 SF	Construction Clean-up	\$0.54	\$93.04		\$93.04
Totals For Spare Bedroom				\$1,212.94	\$0.00	\$1,212.94

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Upper Level
Estimate Section: Bathroom

Bathroom 8' 4.0" x 5' x 9'

Lower Perimeter: 26.70 LF Floor SF: 41.70 SF Wall SF: 240.00 SF
 Upper Perimeter: 26.70 LF Floor SY: 4.63 SY Ceiling SF: 41.70 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
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 ADJUSTER NAME : Carnesha Stanton

Estimate Section: Water Damage : Dwelling - Mold Remediation : Upper Level : Bathroom - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
103	41.7 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$40.03		\$40.03
104	240.0 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$230.40		\$230.40
105	240.0 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$170.40		\$170.40
106	41.7 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$40.03		\$40.03
107	1.0 DY	Hepa Air Scrubber (per 24 hour period) - No monitoring 1 Unit for 1 Day	\$120.00	\$120.00		\$120.00
108	1.0 EA	Hepa Filter for Hepa Air Scrubber/Negative Air Machine	\$155.79	\$155.79		\$155.79
109	1.0 EA	Equipment Decontamination Charge	\$35.27	\$35.27		\$35.27
110	41.7 SF	Construction Clean-up	\$0.54	\$22.52		\$22.52
Totals For Bathroom				\$814.44	\$0.00	\$814.44

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Sub-group #2: Upper Level
Estimate Section: Bedroom 2

Bedroom 2 13' 2.0" x 13' 1.0" x 9'

Lower Perimeter: 52.50 LF Floor SF: 172.30 SF Wall SF: 472.50 SF
 Upper Perimeter: 52.50 LF Floor SY: 19.14 SY Ceiling SF: 172.30 SF

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
111	172.3 SF	Apply Botanical Fungicidal (Floor Treatment) Floor Treatment Via Fogging and or Spray Method	\$0.96	\$165.41		\$165.41
112	472.5 SF	Apply Botanical Fungicidal (Wall Treatment) Wall Treatment Via Fogging and or Spray Method	\$0.96	\$453.60		\$453.60
113	472.5 SF	Wipe Down Walls (Mold Remediation) Wipe Down Walls with semi-abrasive sponges, botanical wipes, and disposable towels. This is for rooms not affected by demolition. This is not for stud walls.	\$0.71	\$335.48		\$335.48
114	172.3 SF	Apply Botanical Fungicidal (Ceiling Treatment) Ceiling Treatment Via Fogging and or Spray Method	\$0.96	\$165.41		\$165.41



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Estimate Section: Water Damage : Dwelling - Mold Remediation : Upper Level : Bedroom 2 - Continued...

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
115	172.3 SF	Construction Clean-up	\$0.54	\$93.04		\$93.04
Totals For Bedroom 2				\$1,212.94	\$0.00	\$1,212.94

Main Grouping: Water Damage
Sub-group #1: Dwelling - Mold Remediation
Estimate Section: General

#	Quantity	Description	Unit Cost	RCV	DEP	ACV
116	1.0 EA	Debris Removal	\$125.00	\$125.00		\$125.00
117	3.0 EA	(Post-REM) Mold Clearance Test - Per Sample Mold Spore Trap, 24-hour Analysis (Ea.) This includes laboratory fee, Sample collection fee and mailing/delivery fee. 3 samples were collected before the mold treatment and 3 samples collected after the mold treatment.	\$90.00	\$270.00		\$270.00
118	3.0 EA	(PRE-REM) Initial Mold Test - Per Sample Includes lab fees, set up, sample mailing/transportation	\$90.00	\$270.00		\$270.00
119	1.0 EA	Mold, Visual Assessment, During Hours For initial mold inspection (Pre-REM)	\$325.00	\$325.00		\$325.00
120	6.0 EA	HD Disposable Chemical Gloves (Per Pair)	\$2.50	\$15.00		\$15.00
121	3.0 EA	N95 Respirator w/Exhalation Valve Mask	\$36.00	\$108.00		\$108.00
122	3.0 EA	Tyvek Suit	\$15.00	\$45.00		\$45.00
123	1.0 EA	HVAC Duct Cleaning	\$550.00	\$550.00		\$550.00
Totals For General				\$1,708.00	\$0.00	\$1,708.00

Repair Item Totals	\$23,481.92	\$23,481.92
Estimate Grand Totals	\$23,481.92	\$23,481.92
BUILDING FINAL TOTALS	\$23,481.92	\$23,481.92
Recoverable Depreciation		
Non-Recoverable Depreciation		



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ESTIMATE SUMMARY DETAILS

AREA/GROUP DESCRIPTION	RCV	DEP	ACV
Building Estimate			
Water Damage			
Dwelling - Mold Remediation			
Lower Level			
Garage	\$2,821.84	\$0.00	\$2,821.84
Entry from Garage	\$424.66	\$0.00	\$424.66
Room 1	\$1,016.10	\$0.00	\$1,016.10
Main Level			
Entry	\$1,022.69	\$0.00	\$1,022.69
Stairwell to Lower Level Entry	\$804.73	\$0.00	\$804.73
Foyer	\$2,147.19	\$0.00	\$2,147.19
Foyer Closet	\$179.80	\$0.00	\$179.80
Half Bathroom	\$366.35	\$0.00	\$366.35
Kitchen & Living Room	\$2,886.23	\$0.00	\$2,886.23
Pantry	\$256.16	\$0.00	\$256.16
Stairwell to Upper Level	\$1,501.16	\$0.00	\$1,501.16
Upper Level			
Hallway	\$1,369.33	\$0.00	\$1,369.33
Master Bedroom	\$1,589.22	\$0.00	\$1,589.22
Master Bathroom	\$1,095.39	\$0.00	\$1,095.39
Master Toilet	\$273.40	\$0.00	\$273.40
Master Closet	\$532.68	\$0.00	\$532.68
Shower Area	\$246.67	\$0.00	\$246.67
Spare Bedroom	\$1,212.94	\$0.00	\$1,212.94
Bathroom	\$814.44	\$0.00	\$814.44
Bedroom 2	\$1,212.94	\$0.00	\$1,212.94
General	\$1,708.00	\$0.00	\$1,708.00
Totals for <Water Damage>	\$23,481.92	\$0.00	\$23,481.92
Contractor O & P for <Water Damage>	\$0.00	\$0.00	\$0.00
Sales Tax for <Water Damage>	\$0.00	\$0.00	\$0.00
Grand Totals for <Water Damage>	\$23,481.92	\$0.00	\$23,481.92
Estimate Additional Items (Including Tax) :	\$0.00	\$0.00	\$0.00
Rounding Adjustments :	\$0.00	\$0.00	\$0.00
ESTIMATE GRAND TOTALS:	\$23,481.92	\$0.00	\$23,481.92

The estimate summary details displayed in the above appendix do not reflect the final estimate totals. Please refer to the Estimate Totals Page printout for the complete and final totals for this estimate.

IN THE STATE COURT OF GWINNETT COUNTY
STATE OF GEORGIA

RACHEL PATTERSON

Plaintiff,

v.

LIBERTY MUTUAL INSURANCE COMPANY

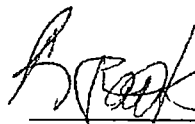
Defendant,

Civil Action No.

JURY TRIAL DEMANDED

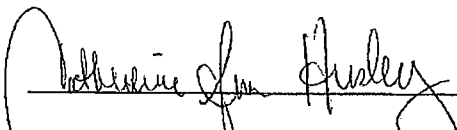
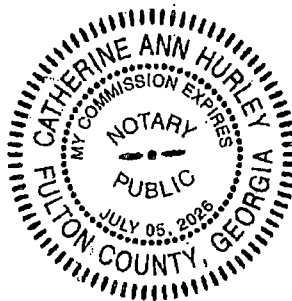
VERIFICATION

Personally appeared, Rachel Patterson, affiant, before me, the undersigning attesting officer authorized to administer oaths, and who, after being duly sworn, deposes and states that the facts contained in the within and foregoing COMPLAINT are true and correct to the best of affiant's personal knowledge and belief.



Rachel Patterson

Sworn to and subscribed before
me this 20th day of February 2023


Notary Public

LOCAL RULE 7.1 CERTIFICATE

The undersigned counsel hereby certifies that this pleading was prepared with one of the font and point selections approved by the Court in L.R. 5.1.C. Specifically, Times New Roman was used in 14 point.

/s/ Hilary W. Hunter
Hilary W. Hunter
Georgia Bar No. 742696
Isenberg & Hewitt, P.C.
600 Embassy Row, Suite 150
Atlanta, Georgia 30328
770-351-4400 - T
Attorneys for Defendant

**IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION**

RACHEL PATTERSON

Plaintiff,

V.

**LIBERTY MUTUAL INSURANCE
COMPANY**

Civil Action No.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on March 29, 2023, she electronically filed a copy of Defendant Liberty Mutual Insurance Company's Notice of Removal with the United States District Court's Clerk of Court using the CM/ECF system, which will automatically send e-mail notification of such filing to the following attorneys:

Ryan Baxter
Baxter Law Firm, LLC
2400 Herodian Way, Suite 220
Smyrna, GA 30080

ISENBERG & HEWITT, P.C.

/s/ Hilary W. Hunter
Hilary W. Hunter
Georgia Bar No. 742696
600 Embassy Row, Suite 150
Atlanta, GA 30328
770-351-4400 - O
Attorney for Defendant